Cycle Date: September-2013
Run Date: 12/03/2013
Interval: Annual

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 Count of CU :
 118

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Charter-Region-SE-District: N/A - N/A - N/A - N/A

Parameters:

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

^{*}Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

		Summary Financial In	formation						
Return to cover		For Charter :							
12/03/2013		Count of CU :	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cre	edit
	Count	of CU in Peer Group :	N/A						
	D 0000	D 0040	2/ 0/	D 0044	0/ 01	B 0010	0/ 01	0 0040	2/ 21
ACCETO	Dec-2009		% Chg	Dec-2011	% Chg		% Chg	Sep-2013	% Chg
ASSETS: Cash & Equivalents	Amount 740,097,689	Amount 696,453,942	F 0	Amount 759,720,918	9.1	Amount 912,095,941	20.1	<u>Amount</u> 798,348,661	-12.5
TOTAL INVESTMENTS				2,953,609,538	14.5				
Loans Held for Sale	2,261,547,815 13,802,003			2,953,609,538	-7.1	, , ,		3,049,936,122 21,504,174	
Loans neid for Sale	13,002,003	17,111,730	24.0	15,905,407	-7.1	79,009,334	402.3	21,504,174	-73.1
Real Estate Loans	2,809,749,337	2,889,151,822	2.8	2,873,794,373	-0.5	2,877,614,068	0.1	3,050,800,119	6.0
Unsecured Loans	564,527,593	, , , ,		617,977,964	6.7		5.4	674,426,500	
Other Loans	2,702,986,112	2,575,615,405		2,640,814,336	2.5			3,011,519,095	
TOTAL LOANS	6,077,263,042			6,132,586,673			3.3	6,736,745,714	
(Allowance for Loan & Lease Losses)	(67,328,068)	(69,931,387)		(67,528,089)	-3.4		17.3	(79,137,652)	
Land And Building	224,794,382			235,364,603		. , , ,		255,848,017	
Other Fixed Assets	39,797,072			34,690,855	-1.6	, ,	-0.3	39,291,108	
NCUSIF Deposit	74,545,733			83,314,341	4.5	, ,	7.2	90,194,721	
All Other Assets	147,706,782			169,039,177	15.2	, ,	20.6	210,197,150	
TOTAL ASSETS	9,512,226,450	9,757,210,163		10,316,701,483	5.7		5.2	11,122,928,015	
LIABILITIES & CAPITAL:									
Dividends Payable	14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4	7,076,904	-48.8
Notes & Interest Payable	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	174,227,541	-30.2
Accounts Payable & Other Liabilities	71,852,766	78,654,425	9.5	112,575,480	43.1	124,929,620	11.0	123,073,353	-1.5
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	,	0	N/A
TOTAL LIABILITIES	610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7	304,377,798	-21.6
Share Drafts	1,164,011,517			1,370,189,155				1,532,782,265	
Regular shares	2,008,641,521	2,171,932,429		2,395,286,330				2,907,906,070	
All Other Shares & Deposits	4,771,031,554			5,061,635,574				5,257,702,524	
TOTAL SHARES & DEPOSITS	7,943,684,592			8,827,111,059				9,698,390,859	
Regular Reserve	241,975,751	244,488,168		228,081,021	-6.7	, ,		213,469,201	
Other Reserves	267,064,323			206,927,452		, ,	6.6	188,371,174	
Undivided Earnings	448,782,868			624,363,683	31.4		9.4	718,318,983	
TOTAL EQUITY	957,822,942			1,059,372,156		, , ,	5.1	1,120,159,358	
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,122,928,015	2.4
INCOME & EXPENSE	204 207 040	270 200 502	2.0	255 020 442	F 4	242 405 740	2.5	240 700 570	2.4
Loan Income*	391,307,810	376,309,592		355,820,443	-5.4		-3.5	248,799,578	
Investment Income* Other Income*	59,379,058 167,126,892	58,229,825 182,756,981		54,773,244 194,857,197	-5.9 6.6		-10.2 18.5	32,438,021 175,675,951	
Total Employee Compensation & Benefits*	167,126,892	177,899,669		186,474,156		, ,	10.7	162,677,788	
Temporary Corporate CU Stabilization	100,730,331	111,033,003	5.4	100,474,130	4.0	200,303,000	10.7	102,011,100	5.1
Expense & NCUSIF Premiums*/2	41,593,631	20,830,835	-49.9	20,730,768	-0.5	8,525,329	-58.9	7,205,293	12.7
Total Other Operating Expenses*	178,110,073			191,416,352	3.1	, ,	9.0	165,901,365	
Non-operating Income & (Expense)*	-11,440,130			-905,398	54.6	, ,	159.8	3,765,777	+
NCUSIF Stabilization Income*	41,778,993			0		,		0,700,777	
Provision for Loan/Lease Losses*	79,654,042			50,696,965					
Cost of Funds*	155,755,048			99,014,369		, ,			+
NET INCOME (LOSS) EXCLUDING STABILIZATION		,,022				=,:::,:00		.5,.55,100	
EXPENSE & NCUSIF PREMIUM */1	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,039,530	-11.6	50,719,426	-0.6
Net Income (Loss)*	24,243,238	40,824,519	68.4	56,212,876		59,514,201	5.9	43,514,133	
TOTAL CU's	130	126	-3.1	124	-1.6	118	-4.8	118	0.0
* Income/Expense items are year-to-date while the related %change	ratios are annualized.								
# Means the number is too large to display in the cell									
¹ Prior to September 2010, this account was named Net Income (Los									
² Prior to September 2010, this account was named NCUSIF Stabiliz	ation Expense. For Decemb	er 2010 and forward, this	account incl	udes Temporary Corpor	ate CU Sta	abilization Expense	-		
and NCUSIF Premiums.	Lin Not Manual "	I	1 1						Fine 1.1
³ December 2011 and forward includes "Subordinated Debt Included	ın Net Worth."							1. Summary	rınancıal

		Ratio A	Analysis						
Return to cover		For Charter :							
12/03/2013		Count of CU:							
CU Name: N/A	,	Asset Range :		- + D 0	All + C4-4-	IMOL t Tour	a aleeda de Fada		C4-4- C
Peer Group: N/A		,	Region: Natio	n " Peer Grou	ĺ	= WO Type	nciuaea: Feae	-	State Credit
	Count of CU in	Peer Group :	N/A		Dec-2012			Sep-2013	
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Sep-2013	PEER Avg	Percentile**
CAPITAL ADEQUACY	40.00	40.00	10.23	10.22	N/A	N/A	40.07	N/A	NI/A
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	10.08	10.23	10.23	10.22	N/A	N/A	10.37	N/A	N/A
Total Assets Election (if used)	10.09	10.25	10.24	10.24	N/A	N/A	10.38	N/A	N/A
Total Delinquent Loans / Net Worth 3	8.88	7.95	7.35	6.55	N/A	N/A	5.96	N/A	N/A
Solvency Evaluation (Estimated)	112.06	111.88	112.00	111.90	N/A	N/A	111.55	N/A	N/A
Classified Assets (Estimated) / Net Worth ASSET QUALITY	7.02	7.00	6.40	7.13	N/A	N/A	6.86	N/A	N/A
Delinquent Loans / Total Loans ³	1.40	1.31	1.27	1.15	N/A	N/A	1.02	N/A	N/A
* Net Charge-Offs / Average Loans	1.08	1.04	0.89	0.78	N/A	N/A	0.80	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	86.70	101.35	101.29	100.89	N/A	N/A	101.20	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.73	0.38	1.26	1.31	N/A	N/A	-0.66	N/A	N/A
Delinquent Loans / Assets 3	0.90	0.81	0.75	0.67	N/A	N/A	0.62	N/A	N/A
<u>EARNINGS</u>	0.07	0.40	0.50	0.50	1 1/4	21/2	0.50	N 1/A	N1/A
* Return On Average Assets * Return On Average Assets Excluding Stabilization	0.27	0.42	0.56	0.56	N/A	N/A	0.53	N/A	N/A
Income/Expense & NCUSIF Premium ²	0.27	0.64	0.77	0.64	N/A	N/A	0.62	N/A	N/A
* Gross Income/Average Assets	6.85	6.41	6.03	5.89	N/A	N/A	5.54	N/A	N/A
* Yield on Average Loans	6.50	6.21	5.84	5.51	N/A	N/A	5.07	N/A	N/A
* Yield on Average Investments	2.38	1.91	1.61	1.32	N/A	N/A	1.14	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.85	1.90	1.94	2.18	N/A	N/A	2.13	N/A	N/A
* Cost of Funds / Avg. Assets	1.73 5.12	1.29 5.11	0.99 5.05	0.78 5.11	N/A N/A	N/A N/A	0.56 4.98	N/A N/A	N/A N/A
* Net Margin / Avg. Assets * Operating Exp./ Avg. Assets	4.31	3.99	3.97	4.00	N/A	N/A N/A	4.96	N/A N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.88	0.68	0.51	0.55	N/A	N/A	0.43	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.22	3.10	2.93	N/A	N/A	2.85	N/A	N/A
Operating Exp./Gross Income	62.88	62.27	65.84	67.91	N/A	N/A	73.49	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets ¹ * Net Operating Exp. /Avg. Assets	3.16 3.15	3.11 2.86	3.04	2.91	N/A N/A	N/A N/A	3.03	N/A N/A	N/A N/A
ASSET / LIABILITY MANAGEMENT	3.15	2.00	2.85	2.87	IN/A	IN/A	3.00	IN/A	IN/A
Net Long-Term Assets / Total Assets	30.31	31.94	31.80	30.49	N/A	N/A	34.41	N/A	N/A
Reg. Shares / Total Shares & Borrowings	23.72	25.05	26.22	27.74	N/A	N/A	29.45	N/A	N/A
Total Loans / Total Shares	76.50	72.20	69.47	67.73	N/A	N/A	69.46	N/A	N/A
Total Loans / Total Assets	63.89	61.94	59.44	58.36	N/A	N/A	60.57	N/A	N/A
Cash + Short-Term Investments / Assets Total Shares, Dep. & Borrs / Earning Assets	15.51 94.22	14.19 94.02	14.14 93.77	15.39 94.42	N/A N/A	N/A N/A	12.82 94.24	N/A N/A	N/A N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.47	39.19	41.22	43.05	N/A	N/A N/A	44.98	N/A	N/A
Borrowings / Total Shares & Net Worth	5.89	3.21	3.11	2.38	N/A	N/A	1.61	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	209.91	222.11	213.04	209.52	N/A	N/A	222.19	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.80	4.44	4.39	4.48	N/A	N/A	4.33	N/A	N/A
Borrowers / Members	47.54	46.16	46.57	45.78	N/A	N/A	46.18	N/A	N/A
Members / Full-Time Employees Avg. Shares Per Member	383.16 \$6,434	374.98 \$6,802	373.65 \$7,058	368.20 \$7,263	N/A N/A	N/A N/A	365.70 \$7,368	N/A N/A	N/A N/A
Avg. Loan Balance	\$10,353	\$10,640	\$10,530	\$10,746	N/A	N/A	\$11,082	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$52,381	\$54,205	\$55,714	\$58,988	N/A	N/A	\$60,259	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	2.59	4.14	5.74	5.19	N/A	N/A	5.19	N/A	N/A
* Market (Share) Growth	11.02	5.38	5.45	5.99	N/A	N/A N/A	4.88	N/A	N/A N/A
* Loan Growth * Asset Growth	1.92 11.57	-0.55 2.58	1.47 5.73	3.33 5.25	N/A N/A	N/A N/A	8.41 3.25	N/A N/A	N/A
* Investment Growth	40.59		13.51	6.30		N/A		N/A	N/A
* Membership Growth	2.33	-0.33	1.62	3.00	N/A	N/A	2.92	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem	ber = 1 (or no	annualizing)							
**Percentile Rankings and Peer Average Ratios are produced once a quarter									
Subsequent corrections to data after this date are not reflected in the Percer						Pr			
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The j the entire range of ratios. A high or low ranking does not imply good or bad p	percentile ranking	assigned to the	credit union is a r	neasure of the r	elative standing	of that ratio in			
conclusions as to the importance of the percentile rank to the credit union's fir	ancial performar	nce.							
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a									
² Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded	I from ROA.	· · ·							
³ The NCUA Board approved a regulatory/policy change in May 2012 revising This policy change may result in a decline in delinquent loans reported as of		reporting require	ments for troubled	d debt restructur	red (TDR) loans.				2. Ratios

		Supplemental	Ratio Analysis	<u> </u>	
Return to cover		For Charter :		·	
12/03/2013		Count of CU:	118		
CU Name: N/A			N/A		
Peer Group: N/A				n * Peer Grou	p: All * State
С	ount of CU in	Peer Group :	N/A		
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Sep-2013
OTHER DELINQUENCY RATIOS ¹	200 2000	200 20.0	200 2011	200 2012	00p 20:0
Credit Cards DQ >= 2 Mo (>= 60 Days) / Total Credit Card Loans	2.06	1.53	1.19	0.94	0.84
Leases Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 2 Mo(>= 60 Days) / Total Non-Federally	N/A	N/A	6.75	4.21	4.46
Guaranteed Student Loans	N/A	N/A	N/A	N/A	0.60
New Vehicle Loans >= 2 Mo (>= 60 Days)/ Total New Vehicle Loans Used Vehicle Loans >= 2 Mo (>= 60 Days)/ Total Used Vehicle Loans	N/A	N/A N/A	N/A N/A	N/A N/A	0.60 0.74
Total Vehicle Loans >= 2 Mo (>= 60 Days)/ Total Vehicle Loans	N/A	N/A	N/A	N/A	0.70
TDR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Consumer Lns Not	11/73	14/74	IV/A	11//5	0.70
Secured by RE	N/A	N/A	N/A	6.70	12.52
Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect Loans	1.41	1.24	1.13	1.43	1.13
Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	0.54	0.48	1.49	0.84	1.09
Business Loans Delinquent >= 1 Mo (>= 30 Days)/ Total Business Loans Less Unfund Comm	3.67	3.30	5.01	6.06	4.94
Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total Business Loans Less Unfund Comm	1.92	2.18	3.84	3.61	3.96
TDR Business Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	35.53	15.83
Loans Held For Sale Delinquent >= 2 Mo (>= 60 Days) / Loans Held for Sale	N/A	N/A	N/A	N/A	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	79.05	88.09	87.00	108.79	115.14
REAL ESTATE LOAN DELINQUENCY 1		22.50	5.150		
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 2 Mo(>= 60 Days) / Total 1st Mtg					
Fixed and Hvbrid/Balloon > 5 vears	1.60	1.87	1.87	1.18	0.94
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total	1.14	1.28	0.89	0.94	1.53
1st Mtg Adiustable Rate and Hvbrid/Balloon < 5 vears Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE	1.14	1.20	0.09	0.54	1.50
Fixed/Hybrid/Balloon Loans	1.04	1.36	1.53	0.99	0.74
Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable	0.64	0.59	0.54	0.50	0.40
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 2 Mo (>= 60 Days) / Total Int	4.00	0.74	0.07	0.00	101
Only and Pmt Opt First & Other RE Loans	1.60 N/A	3.74 N/A	3.67 N/A	0.93 8.08	1.24 6.99
Total TDR 1st and Other RE Delinquent >= 2 Mo(>= 60 Days) / Total TDR 1st and Other Loans TDR RE Lns also Reported as Business LoansDelinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns	IN/A	IN/A	IN/A	0.00	0.98
also Reported as Business Loans	N/A	N/A	N/A	56.65	0.00
Total Real Estate Loans DQ >= 1 Mo (>= 30 Days) / Total Real Estate Loans	3.16	3.22	3.19	2.55	1.96
Total Real Estate Loans DQ >= 2 Mo (>= 60 Days) / Total Real Estate Loans	1.25	1.44	1.36	0.98	0.94
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33		27.82	24.24	17.43
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70		3.15	2.41	2.21
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student * Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A N/A	N/A N/A	N/A N/A	6.06 N/A	3.07 0.63
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.33	0.41	0.46	0.41	0.03
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.10		0.40	0.28	0.16
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80		0.89	0.70	0.50
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and	0.00	0.00	0.00	00	0.00
Payment Option First & Other RE Loans	N/A	0.24	1.24	0.47	0.96
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00		0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10		1.16	0.92	1.04
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.32		0.97	1.13	0.67
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.97	1.20	0.65	0.83	3.10
SPECIALIZED LENDING RATIOS	40.00	47.00	17.04	10.00	47.40
Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans	19.32 1.87	17.22 2.44	2.86	16.96 2.73	17.48 2.70
Participation Loans Purchased YTD / Total Loans Granted YTD	2.28		3.13	1.65	2.46
* Participation Loans Sold YTD / Total Assets	0.08	0.10	0.08	0.05	0.10
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.87	2.55	2.84	2.88	2.71
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.00	0.96	0.01	0.02	0.04
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student					
Loans	N/A	N/A	N/A	N/A	48.62
REAL ESTATE LENDING RATIOS Total Fixed Page Page Page (Total Apage)	40.40	47.50	40.00	45.00	40.04
Total Fixed Rate Real Estate / Total Assets Total Fixed Rate Real Estate / Total Loans	18.16 28.43	17.50 28.26	16.32 27.45	15.90 27.24	16.91
Total Fixed Rate Real Estate / Total Loans Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	40.14	38.67	32.78	43.72	27.92 36.95
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.31	65.26	64.68	71.73	64.59
Interest Only & Payment Option First & Other RE / Total Assets	0.52		0.35	0.26	0.26
Interest Only & Payment Option First & Other RE / Net Worth	5.19		3.45	2.57	2.46
	2.10		50		
MISCELLANEOUS RATIOS	0.70	0.93	1.15	1.40	1.49
MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth				100.18	123.76
	106.43	114.70		20.42	19.70
Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments Complex Assets / Total Assets	106.43 16.25	19.24		20.42	
Montgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments Complex Assets / Total Assets Short Term Llabilities / Total Shares and Deposits plus Borrowings	106.43	19.24	21.43 43.80	42.73	41.22
Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	106.43 16.25	19.24			
Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.	106.43 16.25	19.24			
Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	106.43 16.25 48.73	19.24 46.30	43.80		

		Asse	ts						
Return to cover		For Charter :							
12/03/2013		Count of CU:	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Include	ed: Federa	lly Insured State Cre	dit
	Count of	CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Cha	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
ASSETS	500 2000	200 2010	70 O.I.g	200 2011	70 Ong	200 2012	70 Ong	00p 2010	70 Oilg
CASH:									
Cash On Hand	91,152,393	96,373,059	5.7	104,400,753	8.3	111,162,421	6.5	108,914,725	-2.0
Cash On Deposit	638,156,448	551,918,870	-13.5	618,754,495	12.1	756,149,590	22.2	597,705,649	-21.0
Cash Equivalents	10,788,848	48,162,013	346.4	36,565,670	-24.1	44,783,930	22.5	91,728,287	104.8
TOTAL CASH & EQUIVALENTS	740,097,689	696,453,942	-5.9	759,720,918	9.1	912,095,941	20.1	798,348,661	-12.5
INVESTMENTS:									
Trading Securities	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,519,831	4.7
Available for Sale Securities	975,820,283	1,511,528,636	54.9	, ,	23.5	1,877,993,381	0.6	1,932,507,454	2.9
Held-to-Maturity Securities	219,355,164	133,816,095	-39.0	, , , ,	25.8	172,777,962	2.7	177,250,298	
Deposits in Commercial Banks, S&Ls, Savings Banks	461,309,671	661,894,492	43.5		8.5	817,001,177	13.7	783,342,998	
Loans to, Deposits in, and Investments in Natural								· · · · · ·	
Person Credit Unions ²	25,119,954	30,681,890	22.1	33,527,887	9.3	31,823,384	-5.1	32,733,096	2.9
Total MCSD/Nonperpetual Contributed Capital and		00				AA			_
PIC/Perpetual Contributed Capital	26,097,256	23,478,330	-10.0		9.0	23,142,532	-9.6	23,041,299	
All Other Investments in Corporate Cus	428,834,821	134,436,302	-68.7		-63.2	18,016,872	-63.5	5,507,256	
All Other Investments ²	108,876,163	66,330,333	-39.1	73,803,167	11.3	76,015,066	3.0	76,033,890	
TOTAL INVESTMENTS	2,261,547,815	2,579,439,079	14.1	2,953,609,538	14.5	3,035,406,833	2.8	3,049,936,122	0.5
LOANS HELD FOR SALE	13,802,003	17,111,730	24.0	15,903,467	-7.1	79,889,334	402.3	21,504,174	-73.1
LOANS AND LEASES:									-
Unsecured Credit Card Loans	367,333,861	366,985,704	-0.1	375,431,086	2.3	387,295,751	3.2	392,719,555	1.4
All Other Unsecured Loans/Lines of Credit	197,193,732	212,200,310	7.6		2.3	235,560,893	8.5	247,989,577	5.3
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	0	7.0	217,112,324	N/A	255,500,055	N/A	241,303,311	N/A
Non-Federally Guaranteed Student Loans	N/A	N/A		25,434,354		28,344,309	11.4	33,717,368	
New Vehicle Loans	858,881,063	694,090,066	-19.2		-3.6	680,001,291	1.6	789,268,219	
Used Vehicle Loans	1,559,490,909	1,576,356,812	1.1	1,672,252,513	6.1	1,808,416,888	8.1	1,897,568,527	4.9
1st Mortgage Real Estate Loans/Lines of Credit	1,878,207,787	2,006,985,629	6.9		0.7	2,059,282,804	1.9	2,231,089,103	
Other Real Estate Loans/Lines of Credit	931,541,550	882,166,193	-5.3		-3.3	818,331,264	-4.1	819,711,016	
Leases Receivable	0	106,485	N/A	0	-100.0	0	N/A	0	N/A
Total All Other Loans/Lines of Credit	284,614,140	305,062,042	7.2	299,573,812	-1.8	319,737,597	6.7	324,682,349	1.5
TOTAL LOANS	6,077,263,042	6,043,953,241	-0.5	6,132,586,673	1.5	6,336,970,797	3.3	6,736,745,714	6.3
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(67,328,068)	(69,931,387)	3.9	(67,528,089)	-3.4	(79,203,059)	17.3	(79,137,652)	-0.1
Foreclosed Real Estate	11,493,976	13,846,722	20.5	18,969,726	37.0	15,722,451	-17.1	19,370,934	23.2
Repossessed Autos	2,488,369	2,592,196	4.2	2,174,558	-16.1	1,506,567	-30.7	1,205,394	-20.0
Foreclosed and Repossessed Other Assets	357,348	344,559	-3.6	225,344	-34.6	83,105	-63.1	1,026,899	1,135.7
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	14,339,693	16,783,477	17.0	21,369,628	27.3	17,312,123	-19.0	21,603,227	24.8
Land and Building	224,794,382	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2	255,848,017	4.4
Other Fixed Assets	39,797,072	35,261,445	-11.4	34,690,855	-1.6	34,587,634	-0.3	39,291,108	13.6
NCUA Share Insurance Capitalization Deposit	74,545,733	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2	90,194,721	1.0
Identifiable Intangible Assets	276,816	221,683	-19.9	34,515	-84.4	280,667	713.2	280,454	-0.1
Goodwill	482,676	1,739,458	260.4		0.0	1,582,360	-9.0	1,582,360	
TOTAL INTANGIBLE ASSETS	759,492	1,961,141			-9.5	1,863,027	5.0	1,862,814	
Accrued Interest on Loans	22,828,638	21,874,499	-4.2		-2.9	21,606,227	1.8	19,879,449	
Accrued Interest on Investments	9,737,518	8,595,805	-11.7		8.2	8,759,364	-5.8	7,923,040	
All Other Assets	100,041,441	97,461,182	-2.6		18.4	154,283,617	33.7	158,928,620	
TOTAL OTHER ASSETS	132,607,597	127,931,486	-3.5		14.0	184,649,208	26.6	186,731,109	
TOTAL ASSETS	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,122,928,015	2.4
TOTAL CU's	130	126	-3.1	124	-1.6	118	-4.8	118	0.0
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¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTHER	INVESTMENTS PRIO	R TO JUN	IE 2006 FOR SHORT FOR	M FILERS	·			4. Assets

		Liabilities, Shares	& Equity						
Return to cover		For Charter :							
12/03/2013		Count of CU :	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Inclu	ided: Fed	erally Insured State (Credit
	Count	of CU in Peer Group :	N/A						—
	D 0000	D = 0040	0/ 01:	D 0044	0/ 01:	D 0040	0/ 01:	0 0040	0/ 01
LIABILITIES, SHARES AND EQUITY	Dec-2009	Dec-2010	% Cng	Dec-2011	% Cng	Dec-2012	% Chg	Sep-2013	% Cng
LIABILITIES; SHARES AND EQUITY									-
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	19/1	14/74		19/73		14/74		TV/A	
Draws Against Lines of Credit	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	174,227,541	-30.2
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	14,487,932	12,392,255		10,214,386	-17.6	13,833,311	35.4	7,076,904	
Accounts Payable & Other Liabilities	71,852,766			112,575,480	43.1	124,929,620		123,073,353	
TOTAL LIABILITIES	610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7	304,377,798	-21.6
									—
SHARES AND DEPOSITS									
Share Drafts	1,164,011,517	1,226,435,529		1,370,189,155	11.7	1,470,819,402	7.3	1,532,782,265	
Regular Shares	2,008,641,521	2,171,932,429		2,395,286,330	10.3	2,664,584,488		2,907,906,070	
Money Market Shares	1,646,236,947	1,869,137,975		2,037,552,033	9.0	2,255,027,127	10.7	2,357,637,140	
Share Certificates	2,180,898,506			2,003,106,060	-4.9	1,922,359,031	-4.0	1,850,997,746	
IRA/KEOGH Accounts	925,107,264		5.8		2.3	1,016,082,056		1,010,093,680	
All Other Shares 1	16,665,089			17,469,446	-1.5	24,180,561	38.4	32,086,498	
Non-Member Deposits	2,123,748			1,923,763	21.3	3,040,300		6,887,460	
TOTAL SHARES AND DEPOSITS	7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0	9,698,390,859	3.7
EQUITY:									
	440.700.000	475 044 700		004.000.000	24.4	000 000 047	0.4	700 000 407	3.8
Undivided Earnings	448,782,868	475,211,726 244,488,168		624,363,683 228,081,021	31.4 -6.7	683,026,217	9.4 -7.9	709,266,487 213,469,201	1.6
Regular Reserves Appropriation For Non-Conforming Investments	241,975,751	244,488,168	1.0	228,081,021	-0.7	210,138,422	-7.9	213,469,201	1.0
(SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	265,265,487	276,196,788		200,741,875	-27.3	217,309,394	8.3	221,886,610	
Equity Acquired in Merger	262,045	129,385		129,385	0.0	240,651	86.0	240,651	0.0
Miscellaneous Equity	1,188,480	,		1,188,480	0.0	1,188,480		1,188,480	
Accumulated Unrealized G/L on AFS Securities	7,045,300	5,689,836		23,188,786		24,249,421	4.6	-12,912,644	
Accumulated Unrealized Losses for OTTI	7,010,000	0,000,000	10.2	20,100,700	001.0	21,210,121	1.0	12,012,011	100.2
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-1,180,329	0	100.0	0	N/A	0	N/A	7,520	N/A
Other Comprehensive Income	-5,516,660	-8,771,062	-59.0	-18,321,074	-108.9	-22,456,995	-22.6	-22,039,443	1.9
Net Income	0	0	N/A	0	N/A	0	N/A	9,052,496	N/A
EQUITY TOTAL	957,822,942	994,133,321	3.8	1,059,372,156	6.6	1,113,695,590	5.1	1,120,159,358	0.6
TOTAL SHARES & EQUITY	8,901,507,534	9,365,151,238	5.2	9,886,483,215	5.6	10,469,788,555	5.9	10,818,550,217	3.3
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,122,928,015	2.4
NCUA INSURED SAVINGS 2									<u> </u>
Uninsured Shares	291,004,333				5.8	360,205,121	15.9	412,349,009	
Uninsured Non-Member Deposits	409,233					1,001,168		4,556,901	
Total Uninsured Shares & Deposits	291,413,566				6.1	361,206,289		416,905,910	
Insured Shares & Deposits	7,652,271,026				5.4	8,994,886,676		9,281,484,949	
TOTAL NET WORTH	958,898,700	998,638,615	4.1	1,055,928,512	5.7	1,110,714,684	5.2	1,153,915,445	3.9
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, II	· · · · · · · · · · · · · · · · · · ·				DW455 5:		0.00====		
² -PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 t		UP TO \$100,000 and \$2	50,000 FO	K IKAS; 5/20/09 AND FO	KWARD SH	IAKES INSURED UP T	O \$250,00		
December 2011 and forward includes "Subordinated Debt Included in I	Net vVorth."							5. Liab	ShEquity

		Income Statem	ent						
Return to cover		For Charter :							
12/03/2013		Count of CU :	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State =	: 'MO' * Type Includ	ded: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	D 0000	D 0040	0/ 01	D 0044	0/ Ob	D 0040	0/ 01	0 0040	0/ Ob
* INCOME AND EVERNEE	Dec-2009	Dec-2010	% Cng	Dec-2011	% Cng	Dec-2012	% Cng	Sep-2013	% Chg
* INCOME AND EXPENSE INTEREST INCOME:									
Interest on Loans	392,209,287	377,141,426	-3.8	356,407,867	-5.5	343,943,249	-3.5	249,070,933	-3.4
Less Interest Refund	(901,477)	(831,834)		(587,424)		(457,500)		(271,355)	
Income from Investments	57.355.758	, , ,				48,109,492		,	
Income from Trading	2,023,300	1,574,917		406,864		1,078,029		, ,	
TOTAL INTEREST INCOME	450,686,868					392,673,270			
INTEREST EXPENSE:	430,000,000	434,339,417	-3.0	410,595,007	-5.5	392,073,270	-4.4	201,237,399	-4.0
Dividends	103,072,062	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2	30,191,140	-24.3
Interest on Deposits	37,218,593					19,531,708		11,786,908	
Interest on Borrowed Money	15,464,393	12,881,888		11,719,213		9,905,604			
TOTAL INTEREST EXPENSE	155,755,048			99,014,369		82,588,406		, ,	
PROVISION FOR LOAN & LEASE LOSSES	79,654,042					58,562,757			
NET INTEREST INCOME AFTER PLL	215,277,778					251,522,107			
NON-INTEREST INCOME:	213,211,110	244,427,300	13.3	200,002,333	0.7	231,322,107	-3.0	199,000,001	5.8
Fee Income	104,210,787	108,767,095	1.1	112,712,712	3.6	120,018,813	6.5	88,527,139	-1.7
Other Operating Income	62,916,105					110,974,087 2,403,868		87,148,812	
Gain (Loss) on Investments		-445,745		916,613				2,924,830	
Gain (Loss) on Disposition of Assets	-1,839,003	-2,985,902		-3,180,927		-1,834,344		-1,202,444	
Gain from Bargain Purchase (Merger)	0		1	0		07.000	N/A	0.040.004	N/A
Other Non-Oper Income/(Expense)	190,400			1,358,916		-27,923		2,043,391	1
NCUSIF Stabilization Income	41,778,993	0				004 504 504	<u> </u>	170 444 700	,
TOTAL NON-INTEREST INCOME	197,465,755	180,763,575	-8.5	193,951,799	7.3	231,534,501	19.4	179,441,728	3.3
NON-INTEREST EXPENSE	400 700 504	477.000.000		400 474 450	4.0	000 000 000	40.7	400.077.700	
Total Employee Compensation & Benefits Travel, Conference Expense	168,796,591	177,899,669		186,474,156		206,369,608		162,677,788	
	2,683,893	2,830,792		, ,		3,702,074		2,918,096	
Office Occupancy	26,355,318			, ,		29,025,588			
Office Operation Expense	70,595,374	72,855,586		73,949,700		78,164,306		64,158,542	
Educational and Promotion	15,629,509					16,175,334		11,314,324	
Loan Servicing Expense	22,511,996			, ,		32,085,471	18.4 11.3	25,939,820	
Professional, Outside Service	22,703,224	23,119,771		25,158,548 N/A		28,000,571 N/A		22,105,105 N/A	
Member Insurance ¹ Member Insurance - NCUSIF Premium ²	1,671,178						-		
Member Insurance - Temporary Corporate	N/A	11,314,693	1	4,481,783	-60.4	1,715,487	-61.7	1,404,467	9.2
' ' '	41,593,631	9,516,142	-77.1	16,248,985	70.8	6,809,842	-58.1	5,800,826	13.6
CU Stabilization Fund ³ Member Insurance - Other	41,595,651 N/A			941,509		788,597		493,627	
Operating Fees	1,665,757	1,447,502		1,543,232		1,696,220		,	
Misc Operating Expense	14,293,824	16,062,536				19,009,309		15,511,739	
TOTAL NON-INTEREST EXPENSE		384,366,636	+	, ,					
NET INCOME (LOSS) EXCLUDING STABILIZATION	388,500,295	304,300,030	-1.1	398,621,276	3.1	423,542,407	0.3	333,764,440	5.7
EXPENSE AND NCUSIF PREMIUMS */4	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,039,530	-11.6	50,719,426	-0.6
NET INCOME (LOSS)	24,243,238					59,514,201			
RESERVE TRANSFERS:	24,243,230	40,024,313	00.4	30,212,070	37.7	33,314,201	3.3	43,314,133	-2.5
Transfer to Regular Reserve	42,078,794	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2	124,435	-65.8
* All Income/Expense amounts are year-to-date while the related % change		33,010,022	17.3	17,103,309	52.2	404,710	31.2	124,430	-00.0
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From September 2009 to December 2010, this account includes NCUSIF	Promium Evacace	l	1	l			1		
From September 2009 to December 2010, this account includes NCUSIF For December 2010 forward, this account includes only NCUSIF Premiur									
		ho NCLICIE Promitim Fire	ongo Fa- (Contombor 2000 and f	ord				
³ From March 2009 to June 2009, this account was named NCUSIF Stabilithis account only includes only the Temporary Corporate CU Stabilization			ense. For	septernoer 2009 and forw	aiu,				
⁴ Prior to September 2010, this account was named Net Income (Loss) Be	' '	,	10 forware	I NOUGE Stabilization In	nomo if on:: in	ovoludod			6. IncExp
r nor to september 2010, this account was named inclined (LOSS) Be	iore incoor orabilization expe	ense. From December 20	o io ioi ward	i, เขอบอเท อเลยแเลนเยก Ind	come, it amy, is	EACIUUEU.		I .	J. IIIC⊑X

		Delinquent Loan In	formation	1					
Return to cover		For Charter :		•					
12/03/2013		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	011			Nation * Peer Grou	p: All * S	tate = 'MO' * Type Ir	cluded:	Federally Insured S	tate
	Count of C	CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Cha	Dec-2011	% Chg	Dec-2012	% Cha	Sep-2013	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	DCC 2003	DCC 2010	70 Ong	DC0 2011	70 Ong	DC0 2012	70 Ong	OCP 2010	70 Ong
1 to < 2 Mo (30-59 days) Delinquent	129,489,288	121,888,564	-5.9	120,531,295	-1.1	125,508,472	4.1	106,970,490	-14.8
2 to < 6 Mo (60-179 days) Delinquent	65,391,016	59,948,270	-8.3	57,947,476	-3.3		-7.0	49,611,834	
6 < 12 Mo (180-365 days) Delinquent	15,799,858	14,503,400	-8.2	14,698,935	1.3		-16.9	13,041,766	_
12 Mo & Over (>=360 days) Delinquent	3,976,475	4,932,305	24.0	4,971,307	0.8		35.2	6,080,163	
Total Del Loans - All Types >= 2 Mo (> = 60 Days)	85,167,349	79,383,975	-6.8	77,617,718	-2.2		-6.2	68,733,763	
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Mo (30-59 days) Delinquent	7,383,081	6,291,415	-14.8	5,260,800	-16.4		0.4	5,482,692	
2 to < 6 Mo (60-179 days) Delinquent	6,864,335	4,899,755	-28.6	4,216,711	-13.9		-18.7	3,099,921	-9.5
6 < 12 Mo (180-365 days) Delinquent	674,756	665,101	-1.4	229,878	-65.4		-6.4	191,414	
12 Mo & Over (>=360 days) Delinquent	39,845	46,197	15.9	19,036	-58.8		-54.0	13,658	
Total Del Credit Card Lns >= 2 Mo(> = 60 Days)	7,578,936	5,611,053	-26.0	4,465,625	-20.4		-18.3	3,304,993	
Credit Cards DQ >= 2 Mo (>=60 Days) / Total Credit Card Loans	2.06	1.53	-25.9	1.19	-22.2	0.94	-20.8	0.84	-10.7
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	24 500 0 10	24.044.7==	4.0	24 000 505		20 405 615	10 -	40 707 000	00.1
1 to < 2 Mo (30-59 days) Delinquent	34,580,246	34,014,175	-1.6	34,926,505	2.7		-19.5	19,797,820	
2 to < 6 Mo (60-179 days) Delinquent	16,472,513	19,522,857 4,004,209	18.5 13.4	17,515,638 6,389,885	-10.3 59.6		-41.7 -36.4	9,201,497	
6 < 12 Mo (180-365 days) Delinquent 12 Mo & Over (>=360 days) Delinquent	3,530,461 1,019,536	2,192,305	115.0	1,838,956	-16.1	4,064,337 2,969,612		3,015,336 3,030,673	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs >= 2 Mo(> = 60	1,019,550	2,192,303	113.0	1,030,930	-10.1	2,909,012	01.5	3,030,073	2.1
Days)	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	15,247,506	-11.6
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 2 Mo(>= 60	21,022,010	20,7 10,07 1	EE.O	20,7 11,170	0	11,200,020	00.0	10,211,000	
Days) / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.60	1.87	17.3	1.87	-0.1	1.18	-36.8	0.94	-20.4
1st Mortgage Adjustable Rate Loans and Hybrid/Ballons < 5 Years									
1 to < 2 Mo (30-59 days) Delinquent	9,936,551	8,605,605	-13.4	8,127,677	-5.6	8,202,741	0.9	3,657,495	-55.4
2 to < 6 Mo (60-179 days) Delinquent	4,460,871	5,301,356	18.8	4,774,196	-9.9		2.9	7,385,496	
6 < 12 Mo (180-365 days) Delinquent	1,532,463	2,141,972	39.8	524,645	-75.5	590,830	12.6	1,887,052	219.4
12 Mo & Over (>=360 days) Delinquent	421,387	691,112	64.0	462,114	-33.1	123,654	-73.2	105,670	
Total Del 1st Mtg Adj Rate Lns >= 2 Mo (> = 60 Days)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	9,378,218	66.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years)									
Delinquent >= 2 Mo (> =60 Days) / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	1.14	1.28	12.4	0.89	-30.4	0.94	4.8	1.53	64.0
Other Real Estate Fixed Rate/Hybrid/Balloon	1.14	1.20	12.4	0.09	-30.4	0.94	4.0	1.55	04.0
1 to < 2 Mo (30-59 days) Delinquent	4,972,124	5,256,849	5.7	5,189,873	-1.3	4,212,376	-18.8	3,407,899	-19.1
2 to < 6 Mo (60-179 days) Delinquent	2,657,713	2,986,926	12.4	2,590,088	-13.3		-44.9	1,513,424	
6 < 12 Mo (180-365 days) Delinquent	844,964	1,030,115	21.9	1,904,361	84.9			221,222	
12 Mo & Over (>=360 days) Delinquent	767,874	536,868	-30.1	223,640	-58.3		184.9	208,546	
Total Del Other RE Fixed/Hybrid/Balloon Lns >= 2 Mo (> = 60 Days)	4,270,551	4,553,909	6.6	4,718,089	3.6		-43.4	1,943,192	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>=60	, -,	,,		, .,		, , , , ,		,,,,,,	
Davs) / Total Other RE Fixed/Hvbrid/Balloon Loans	1.04	1.36	31.0	1.53	12.6	0.99	-35.1	0.74	-25.0
Other Real Estate Adjustable Rate									
1 to < 2 Mo (30-59 days) Delinquent	4,125,150	3,643,485	-11.7	4,376,136	20.1	4,654,002	6.3	4,017,968	
2 to < 6 Mo (60-179 days) Delinquent	2,301,310	2,357,804	2.5	2,444,503	3.7		-11.9	1,684,741	-21.7
6 < 12 Mo (180-365 days) Delinquent	679,087	644,307	-5.1	329,844	-48.8		34.0	402,358	
12 Mo & Over (>=360 days) Delinquent	369,653	215,496	-41.7	190,204	-11.7	139,883	-26.5	129,994	-7.1
Total Del Other RE Adj Rate Lns >= 2 Mo(>= 2 Mo(> = 60 Days)) %Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo(> = 60 Days) /	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	2,217,093	-18.9
%Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo(> = 60 Days) /	0.64	0.59	-8.8	0.54	-7.5	0.50	-8.6	0.40	-20.3
Leases Receivable									
1 to < 2 Mo (30-59 days) Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Mo (60-179 days) Delinquent	0	0		0				0	
6 < 12 Mo (180-365 days) Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
12 Mo & Over (>=360 days) Delinquent	0	0		0				0	
Total Del Leases Receivable >= 2 Mo (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 2 Mo(>= 60 Days) / Total Leases	2.22		N1/4		N1/2		N1/2		
Receivable Non-Federally Guaranteed Student Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
-	N/A	N/A		222 022		244 000	E0.0	005 505	168.8
1 to < 2 Mo (30-59 days) Delinquent 2 to < 6 Mo (60-179 days) Delinquent	N/A N/A	N/A N/A		223,698 1,700,570		344,262 1,171,021	53.9 -31.1	925,505 1,460,262	
2 to < 6 Mo (60-179 days) Delinquent 6 < 12 Mo (180-365 days) Delinquent	N/A N/A	N/A N/A		11,700,570	-	1,171,021		1,460,262	
12 Mo & Over (>=360 days) Delinquent	N/A N/A	N/A		3,897		16,572	325.3	24,910	
Total Del Non-Federally Guaranteed Student Loans >= 2 Mo(> = 60 Days)	N/A	N/A		1,716,171		1,191,942	-30.5	1,503,804	
%Non-Federally Guaranteed Student Loans Delinguent >= 2 Mo (>= 60 Days)	IN/A	IN/A		1,710,171		1,131,342	30.0	1,303,804	20.2
/ Total Non-Federally Guaranteed Student Loans	N/A	N/A		6.75		4.21	-37.7	4.46	6.1
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The NCUA Board approved a regulatory/policy change in May 2012 revising the deling									

Loa	n Losses, Bankrupto	y Information, and Tre	oubled	Debt Restructured Lo	oans				
Return to cover		For Charter : I							
12/03/2013		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range : I		Nation * Boor Group	. All * C+	rto - 'MO' * Typo Incl	udod: Eo	derally Insured State	Crodit
Peer Group: N/A	Count o	of CU in Peer Group : I		Nation Peer Group	: All " Sta	ite = MO Type inci	uaea: re	derally insured State	Credit
	- Count o	r co in r cor croup : I							
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	72,869,959	71,738,785	-1.6	63,758,388	-11.1	59,436,531	-6.8	47,222,081	5.9
* Total Loans Recovered	7,633,683	8,581,655	12.4		8.4	10,850,452		8,188,290	
* NET CHARGE OFFS (\$\$)	65,236,276		-3.2		-13.8			39,033,791	
**%Net Charge-Offs / Average Loans	1.08	1.04	-3.8		-14.2				
Total Del Loans & *Net Charge-Offs 1	150,403,625	142,541,105	-5.2		-7.3		-8.1	107,767,554	
Combined Delinquency and Net Charge Off Ratio 1 LOAN LOSS SUMMARY BY LOAN TYPE	2.49	2.36	-5.2	2.16	-8.3	1.93	-10.7	1.82	-5.8
* Unsecured Credit Card Lns Charged Off	18,087,409	17,011,137	-6.0	13,399,024	-21.2	11,196,740	-16.4	8.022.556	-4.5
* Unsecured Credit Card Lns Recovered	1,189,971	1,465,624	23.2		15.8			1,555,836	
* NET UNSECURED CREDIT CARD C/Os	16,897,438	15,545,513	-8.0		-24.7	9,192,910	-21.4	6,466,720	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	-9.9		-25.5	2.41	-23.5	2.21	
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A	0.0	1,346,774	20.0	1,640,910			
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		13,577		10,478	-22.8		
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		1,333,197		1,630,432	22.3		
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-									
Federally Guaranteed Student Loans	N/A	N/A		N/A		6.06		3.07	-49.4
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,888,105	4,396,725	132.9		31.8				
* Total 1st Mortgage RE Loans/LOCs Recovered	34,082	59,676	75.1	407,442	582.8		63.9	564,406	+
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	2,576,433	-40.4
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	0.10	0.22	125.4	0.27	19.9	0.28		0.16	122
/ Avg 1st Mortgage RE Loans/LOCs * Total Other RE Loans/LOCs Charged Off	7,658,514	0.22 7.712.075	0.7	0.27 8,140,692	5.6		5.5 -19.6		
* Total Other RE Loans/LOCs Recovered	272,359	427,267	56.9		-7.0				3.2
* NET OTHER RE LOANS/LOCs C/Os	7,386,155		-1.4		6.3				
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.80	0.8		11.1	0.70		0.50	
* Total Real Estate Loans Charged Off	9,546,619	12,108,800	26.8		15.1	12,977,629	-6.9	6,718,870	
* Total Real Estate Lns Recovered	306,441	486,943	58.9		65.3	1,329,454	65.2	1,076,663	
* NET Total Real Estate Loan C/Os	9,240,178	11,621,857	25.8		13.0			5,642,207	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.33	0.41	23.5	0.46	11.7	0.41	-11.1	0.25	-37.3
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		2,124,035		1,119,040	-29.8
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		1,122		12,830	
*NET TDR Real Estate C/Os	N/A	N/A		N/A		2,122,913		1,106,210	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		2.49	
* Total Leases Receivable Charged Off	0		N/A	0	N/A	0		0	
* Total Leases Receivable Recovered	0		N/A	0	N/A	0		0	
* NET LEASES RECEIVABLE C/Os	0.00	0	N/A	0	N/A	0		0	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable BANKRUPTCY SUMMARY	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Number of Members Who Filed Chapter 7 YTD	3,738	4,110	10.0	3,372	-18.0	2,996	-11.2	2,201	-26.5
Number of Members Who Filed Chapter 13 YTD	1,987	2,502	25.9		-14.9		-7.5	1,442	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1,307	3	200.0		-33.3	1,300	-50.0		
Total Number of Members Who Filed Bankruptcy YTD	5,726	6,615	15.5		-16.8	4,965			+
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	66,200,303	71,493,701	8.0		-20.6			39,324,632	
* All Loans Charged Off due to Bankruptcy YTD	16,268,860	18,329,342	12.7		-3.2		-18.8	8,232,917	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.55	14.4	27.82	8.9	24.24	-12.9	17.43	-28.1
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		25,459,686		15,466,605	-39.3	18,185,399	17.6
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		169		130	-23.1	152	16.9
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		52,647,952	+
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		6,283,795	
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		58,931,747	
TDR RE Loans Also Reported as Business Loans	N/A			N/A		2,267,891		2,699,980	
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		17,172,028		6,740,631	
TDR Business Loans (Not Secured by RE) Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		3,914,169		3,878,876	
Total TDR Loans to Total Loans	N/A N/A	N/A N/A		N/A N/A	-	80,697,720		69,551,254 1.03	
Total TDR Loans to Net Worth	N/A N/A	N/A N/A		N/A N/A	-	1.27 7.27		6.03	
TDR portion of Allowance for Loan and Lease Losses	N/A N/A	N/A N/A		N/A N/A		9,564,832		6,076,843	
# Means the number is too large to display in the cell	IN/A	IV/A		N/A		3,304,632		0,070,043	-30.3
*Amounts are year-to-date while the related %change ratios are annualized.									1
	ualizina)						 		
				I .	i .	I .	1	1	1
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no ann 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinc		nents for troubled debt re-	structure	d (TDR) loans					

	Ir	direct and Participati	on Lendi	ng					T
Return to cover		For Charter :							
12/03/2013		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Notion * Door Crouns	All * Ctots	- 'MO! * Tumo Includ	adı Fadaı	cally Incurred State Co	rodit
Peer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	All " State	e = 'WiO' " I ype includ	ea: reaei	rally insured State Cr	eait
	Count	or com reer Group .	IVA						+
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Cha	Dec-2012	% Cha	Sep-2013	% Ch
INDIRECT LOANS OUTSTANDING			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, c cg		, c c g		10 011,
Indirect Loans - Point of Sale Arrangement	668,444,014	550,583,452	-17.6	599,896,615	9.0	667,872,757	11.3	774,236,814	1 15.
Indirect Loans - Outsourced Lending Relationship	505,613,075	490,060,966	-3.1	445,246,972	-9.1	406,566,653	-8.7	403,076,536	6 -0.
Total Outstanding Indirect Loans	1,174,057,089	1,040,644,418	-11.4	1,045,143,587	0.4	1,074,439,410	2.8	1,177,313,350	9.
%Indirect Loans Outstanding / Total Loans	19.32	17.22	-10.9	17.04	-1.0	16.96	-0.5	17.48	3.
DELINQUENCY - INDIRECT LENDING 1									
1 to < 2 Mo (30-59 days) Delinquent	34,044,274	33,378,562	-2.0	35,221,522	5.5	43,164,225	22.6	43,366,386	6 0.
2 to < 6 Mo (60-179 days) Delinquent	13,110,601	9,925,852	-24.3	10,116,610	1.9	12,919,535	27.7	11,328,823	-12.
6 < 12 Mo (180-365 days) Delinquent	3,160,767	2,746,955	-13.1	1,571,644	-42.8	2,098,038	33.5	1,443,524	-31.
12 Mo & Over ((>= 360 days) Delinquent	289,925	209,611	-27.7	124,930	-40.4	339,108	171.4	519,892	53.
Total Del Indirect Lns >= 2 Mo (>= 60 Days)	16,561,293	12,882,418	-22.2	11,813,184	-8.3	15,356,681	30.0	13,292,239	-13.
%Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect									
Loans	1.41	1.24	-12.2	1.13	-8.7	1.43	26.5	1.13	3 -21.
LOAN LOSSES - INDIRECT LENDING	44.405.504	45.070.040	0.0	40.000.400	44.0	44.050.400	40.4	40.000.040	11
* Indirect Loans Charged Off * Indirect Loans Recovered	14,105,564				-11.0	11,853,426	-13.4	10,206,349	
* NET INDIRECT LOAN C/Os	1,706,776			1,622,895	-3.5	2,075,704	27.9	1,440,116	_
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	12,398,788 1.10	13,691,950 1.24		12,059,298 1.16	-11.9 -6.5	9,777,722 0.92	-18.9 -20.2	8,766,233 1.04	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.10	1.24	12.8	1.16	-6.5	0.92	-20.2	1.04	12.
+ CU Portion of Part. Lns Interests Retained):									
Consumer	12,936,471	14,126,337	9.2	6,621,300	-53.1	5,560,501	-16.0	8,305,274	49.
Non-Federally Guaranteed Student Loans	N/A	N/A		15,234,252		14,616,060	-4.1	14,541,105	_
Real Estate	22,411,030	18,459,571	-17.6		-17.8	10,365,114	-31.7	14,598,082	_
Member Business Loans (excluding C&D)	6,858,706		_	10,624,395	-27.1	12,711,335	19.6	15,775,513	
Non-Member Business Loans (excluding C&D)	5,510,129			34,339,440	65.4	40,624,453	18.3	24,484,582	
Commercial Construction & Development	0	83,412	N/A	248,059	197.4	0	-100.0	0) N/.
Loan Pools	65,749,360	79,767,019	21.3	93,227,119	16.9	88,826,765	-4.7	104,503,737	7 17.
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	113,465,696	147,767,797	30.2	175,473,217	18.7	172,704,228	-1.6	182,208,293	5.
%Participation Loans Outstanding / Total Loans	1.87	2.44	30.9	2.86	17.0	2.73	-4.8	2.70	0.
* Participation Loans Purchased YTD	65,605,605	70,051,630	6.8	88,487,929	26.3	59,052,906	-33.3	67,672,385	52.
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	2.28	2.54	11.4	3.13	23.3	1.65	-47.4	2.46	6 49.
PARTICIPATION LOANS SOLD:									+
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	17,204,692	24,956,487	45.1	26,675,817	6.9	25,328,325	-5.1	27,814,317	9.
Participation Loan Interests - Amount Retained (Outstanding)	7,657,368	13,297,782		15,710,750	18.1	18,012,139	14.6	13,806,157	
* Participation Loans Sold YTD	8,013,833	9,934,445	_		-21.3	5,446,610		8,595,562	_
** %Participation Loans Sold YTD / Total Assets	0.08	0.10	20.9		-25.6	0.05	-33.8	0.10	
WHOLE LOANS PURCHASED AND SOLD:									1
*Loans Purchased in Full from Other Financial Institutions YTD	0	26,391,918	N/A	384,879	-98.5	710,000	84.5	252,000	-52.
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		0		0	N/A	771,600) N/.
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.00	0.96		0.01	-98.6	0.02	45.5	0.04	
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0) N/.
DELINQUENCY - PARTICIPATION LENDING 1									1
1 to < 2 Mo (30-59 days) Delinquent	1,221,925	1,066,682		1,093,604		816,588	-25.3	1,687,521	-
2 to < 6 Mo (60-179 days) Delinquent	493,180	666,483		2,545,177		1,379,762	-45.8	1,890,460	
6 < 12 Mo (180-365 days) Delinquent	103,761	30,431	-70.7	54,007	77.5	54,357	0.6	56,761	_
12 Mo & Over (>= 360 days) Delinquent	19,038		_	9,486	-5.0	16,572	74.7	37,647	
Total Del Participation Lns >=2 Mo (>= 60 Days)	615,979	706,902	14.8	2,608,670	269.0	1,450,691	-44.4	1,984,868	36.
%Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	0.54	0.48	-11.9	1.49	210.8	0.84	-43.5	1.09	29.
LOAN LOSSES - PARTICIPATION LENDING	3.54	5.40	11.3	1.43	210.0	3.04	10.0	1.00	
* Participation Loans Charged Off	1,495,678	1,790,382	19.7	1,828,255	2.1	2,136,694	16.9	966,151	-39.
* Participation Loans Recovered	273,348				-8.6	175,823	-33.8	73,588	
* NET PARTICIPATION LOAN C/Os	1,222,330				4.2	1,960,871	25.5	892,563	
**%Net Charge Offs - Participation Loans	.,,	1,000,022		1,002,040		1,000,011		332,000	1 00
/ Avg Participation Loans	1.32	1.15	-13.3	0.97	-15.8	1.13	16.5	0.67	-40
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)								
# Means the number is too large to display in the cell									1
The NCUA Board approved a regulatory/policy change in May 2012 revising to	he delinguency reporting	requirements for troubled	debt restru	ctured (TDR) loans.			I		

	R	eal Estate Loan Info	rmation	1					
Return to cover	, n	For Charter :							
12/03/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State C	redit
	Count of	f CU in Peer Group :	N/A						
DEAL FOTATE LOANS OUTSTANDING	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	915,352,026	890,532,453	-2.7	839,583,046	-5.7	748,147,867	-10.9	777,089,554	
Fixed Rate 15 years or less	354,062,465	428,073,256		471,395,037	10.1	630,372,293	33.7	745,056,026	
Other Fixed Rate	8,633,472	15,720,652	82.1	18,919,156	20.3	21,826,822	15.4	19,535,083	
Total Fixed Rate First Mortgages	1,278,047,963	1,334,326,361	4.4	1,329,897,239	-0.3	1,400,346,982	5.3		
Balloon/Hybrid > 5 years	37,772,245	38,194,964	1.1	45,107,832	18.1	57,050,209			
Balloon/Hybrid 5 years or less	437,306,584	492,494,748	12.6	499,279,384	1.4	460,615,967	-7.7	, ,	
Total Balloon/Hybrid First Mortgages	475,078,829	530,689,712		544,387,216		517,666,176			
Adjustable Rate First Mtgs 1 year or less	47,390,609	60,928,246	28.6	63,234,102	3.8	56,837,001	-10.1	54,896,699	
Adjustable Rate First Mtgs >1 year	77,690,386	81,041,310		83,192,246	2.7	84,432,645	1.5		
Total Adjustable First Mortgages	125,080,995	141,969,556	13.5	146,426,348	3.1	141,269,646		140,683,615	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,282,804	1.9	2,231,089,103	8.3
Other Real Estate Loans	070 040 755	000 040 11		001.000.555		040 040 ===	10-	044.004.5	
Closed End Fixed Rate	379,013,798	306,648,425	-19.1	281,093,806	-8.3	246,049,339	-12.5	241,334,241	-1.9
Closed End Adjustable Rate	9,889,243	10,654,249		5,264,562	-50.6	4,762,934	-9.5	, ,	
Open End Adjustable Rate (HELOC)	509,653,731	536,202,539	5.2	539,227,917	0.6	544,563,034	1.0		
Open End Fixed Rate	32,984,778	28,660,980		27,497,285	-4.1	22,955,957	-16.5		
TOTAL OTHER REAL ESTATE OUTSTANDING	931,541,550	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1	819,711,016	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,809,749,337	2,889,151,822	2.8	2,873,794,373	-0.5	2,877,614,068	0.1	3,050,800,119	6.0
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,315,820,208	1,372,521,325	4.3	1,375,005,071	0.2	1,457,397,191	6.0		11.1
Other RE Fixed Rate	411,998,576	335,309,405	-18.6	308,591,091	-8.0	269,005,296		260,971,033	
Total Fixed Rate RE Outstanding	1,727,818,784	1,707,830,730	-1.2	1,683,596,162	-1.4	1,726,402,487	2.5		
%(Total Fixed Rate RE/Total Assets)	18.16	17.50		16.32	-6.8	15.90			
%(Total Fixed Rate RE/Total Loans)	28.43	28.26	-0.6	27.45	-2.8	27.24	-0.8	27.92	2.5
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	562,387,579	634,464,304	12.8	645,705,732	1.8	601,885,613			
Other RE Adj Rate	519,542,974	546,856,788	5.3	544,492,479	-0.4	549,325,968		, ,	
Total Adj Rate RE Outstanding	1,081,930,553	1,181,321,092	9.2	1,190,198,211	0.8	1,151,211,581	-3.3	1,170,015,225	1.6
MISCELL ANEQUIS DE INFORMATION.									
MISCELLANEOUS RE INFORMATION:	00 000 005	00.454.445	40.0	05.004.400	44.4	40.054.004	00.0	47.400.740	0.0
Outstanding Interest Only & Payment Option First Mtg Loans	33,638,635	29,151,415	-13.3	25,821,428	-11.4	18,351,901	-28.9	17,196,743	-6.3
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	16,115,812	15,511,523	-3.7	10,586,368	-31.8	10,151,614	-4.1	11,247,118	10.8
TOTAL Outstanding Interest Only & Payment Option First &	10,110,012	10,011,020	0	10,000,000	01.0	10,101,011		11,211,110	10.0
Other RE Loans	49,754,447	44,662,938	-10.2	36,407,796	-18.5	28,503,515	-21.7	28,443,861	-0.2
%(Interest Only & Payment Option First & Other RE Loans / Total				, ,		, ,		, ,	
Assets)	0.52	0.46	-12.5	0.35	-22.9	0.26	-25.6	0.26	-2.6
%(Interest Only & Payment Option First & Other RE Loans / Net									
Worth)	5.19	4.47	-13.8	3.45	-22.9	2.57	-25.6	2.46	-3.9
Outstanding Residential Construction (Excluding Business Purpose Loans)	7,986,638	2,837,821	-64.5	2,146,326	-24.4	2,206,389	2.8	2,128,778	-3.5
Allowance for Loan Losses on all RE Loans	9,085,368	14,571,509		14,965,382	2.7	14.926.112			
* REAL ESTATE LOANS - AMOUNT GRANTED:	0,000,000	7-1,07-1,000	55.4	14,000,002	2.7	17,020,112	0.0	11,001,202	10.4
* First Mortgages									
* Fixed Rate > 15 years	719.039.640	616.301.437	-14.3	489,763,711	-20.5	866,754,093	77.0	583.151.889	-10.3
* Fixed Rate 15 years or less	327,038,385	383.503.700				628.749.417		, ,	
* Other Fixed Rate	6,568,486	7,059,019				4,480,483		,- , -	
* Total Fixed Rate First Mortgages	1,052,646,511	1,006,864,156				1,499,983,993			
* Balloon/Hybrid > 5 years	11,631,771	6,760,724				16,665,906			
* Balloon/Hybrid 5 years or less	103,945,738	89,974,088				96,742,278			
* Total Balloon/Hybrid First Mortgages	115,577,509	96,734,812		119,523,229	23.6	113,408,184		92,976,352	
* Adjustable Rate First Mtgs 1 year or less	10,186,921	22,100,740			-23.6	12,538,487	-25.8		
* Adjustable Rate First Mtgs >1 year	8,723,898					13,955,389		, ,	
* Total Adjustable First Mortgages		24,216,094							
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	18,910,819	46,316,834				26,493,876			
	1,187,134,839	1,149,915,802	-3.1	1,013,845,491	-11.8	1,639,886,053	61.7	1,066,173,702	-13.3
* Amounts are year-to-date while the related %change ratios are annualized.			1						
# Means the number is too large to display in the cell								10. R	RELoans 1

Return to cover 12/03/2013 CU Name: N/A Peer Group: N/A * OTHER REAL ESTATE (Granted) * Closed End Fixed Rate		For Charter : Count of CU : Asset Range : Criteria : of CU in Peer Group :	118 N/A	Nedera & Description					
CU Name: N/A Peer Group: N/A * OTHER REAL ESTATE (Granted) * Closed End Fixed Rate		Asset Range : Criteria :	N/A	Ned * B O					
Peer Group: N/A * OTHER REAL ESTATE (Granted) * Closed End Fixed Rate		Criteria :		Netien + Deer Occur					
* Closed End Fixed Rate		of CII in Poor Group :		Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Feder	ally Insured State Cre	dit
* Closed End Fixed Rate		or co in reer Group .	N/A						
* Closed End Fixed Rate	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
	86,869,905			42,536,641	-15.3	48,383,491	13.7	48,819,454	34.5
* Closed End Adjustable Rate	2,050,853	1,909,946		3,333,251	74.5	1,032,272	-69.0	150,000	-80.6
* Open End Adjustable Rate (HELOC)	130,551,404	134,066,286		110,305,261	-17.7	130,288,936	18.1	116,019,962	18.7
* Open End Fixed Rate and Other	4,985,901	3,644,285		3,520,205		2,522,246	-28.3	1,697,929	-10.2
* TOTAL OTHER REAL ESTATE GRANTED * TOTAL RE (FIRST AND OTHER) GRANTED	224,458,063 1,411,592,902	189,839,721 1,339,755,523	-15.4 -5.1	159,695,358 1,173,540,849		182,226,945 1,822,112,998	14.1 55.3	166,687,345 1,232,861,047	22.0 -9.8
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	1,411,592,902	38.67	-3.7	32.78		43.72	33.4	36.95	
RE LOANS SOLD/SERVICED	-								
* First Mortgage R.E. Loans Sold	775,263,968	750,482,209	-3.2	655,720,994	-12.6	1,176,314,094	79.4	688,665,865	-21.9
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.31	65.26	-0.1	64.68	-0.9	71.73	10.9	64.59	-10.0
AMT of Mortgage Servicing Rights	6,706,113	9,335,682	39.2	12,120,737	29.8	15,527,692	28.1	17,231,771	11.0
Outstanding RE Loans Sold But Serviced	1,147,815,524	1,554,919,924		1,855,548,941	19.3	2,335,297,352	25.9	2,632,220,789	
% (Mortgage Servicing Rights / Net Worth)	0.70	0.93	33.7	1.15	22.8	1.40	21.8	1.49	6.8
MISC. RE LOAN INFORMATION						4.0	_		
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,082,481,655	1,105,721,686	2.1	1,093,481,155		1,092,911,659	-0.1	1,109,138,190	1.5
R.E. Lns also Mem. Bus. Lns REVERSE MORTGAGES	153,542,678	210,265,558	36.9	254,867,503	21.2	261,869,321	2.7	259,022,860	-1.1
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0			0		0		0	
Total Reverse Mortgages	0			0		0	N/A	0	
RE LOAN TDRS OUTSTANDING	-	-		-					
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		52,647,952	1.4
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		6,283,795	-18.4
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		58,931,747	-1.1
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		2,699,980	19.1
REAL ESTATE LOAN DELINQUENCY 1									
R.E. LOANS DELINQUENT >=2 Mo (>=60 Days) 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	21,022,510		22.3	25,744,479		17,239,323	-33.0	15,247,506	-11.6
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,414,721	8,134,440		5,760,955		5,629,243	-2.3	9,378,218	66.6
Other R.E. Fixed Rate	4,270,551	4,553,909		4,718,089		2,670,840	-43.4	1,943,192	-27.2
Other R.E. Adj. Rate TOTAL DEL R.E. DELINQUENT >= 2 Mo (>= 60 Days)	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	2,217,093	-18.9
	35,057,832	41,625,327	18.7	39,188,074	-5.9	28,274,036	-27.9	28,786,009	1.8
DELINQUENT 1 TO < 2 MO (30 to 59 Days) First Mortgage	44,516,797	42,619,780	-4.3	43,054,182	1.0	36,307,956	-15.7	23,455,315	-35.4
Other	9,097,274			9,566,009	7.5	8,866,378	-7.3	7,425,867	-16.2
TOTAL DEL RE 1 to < 2 Mo (30 to 59 Days)	53,614,071	51,520,114		52,620,191	2.1	45,174,334	-14.2	30,881,182	-31.6
TOTAL DEL R.E. LOANS >= 1 Mo (>= 30 Days)	88,671,903	93,145,441	5.0	91,808,265		73,448,370	-20.0	59,667,191	-18.8
RE LOAN DELINQUENCY RATIOS	00,011,000	00,110,111	0.0	01,000,200		70,110,070	20.0	00,001,101	10.0
% R.E. LOANS DQ 1 to < 2 Mo (>= 30 Days)	3.16	3.22	2.2	3.19	-0.9	2.55	-20.1	1.96	-23.4
% R.E. LOANS DQ >= 2 Mo (>= 60 Days)	1.25	1.44		1.36		0.98	-27.9	0.94	-4.0
TDR REAL ESTATE LOANS DELINQUENT >= 2 Mo (>= 60 Days)									
TDR First Mortgage RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		4,100,664		3,510,350	-14.4
TDR Other RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		713,603		606,525	-15.0
Total TDR First and Other RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		4,814,267		4,116,875	-14.5
% Total TDR 1st and Other RE Delinquent >= 2 Mo (>= 60 Days) /	N/A	N/A		N/A		8.08		6.99	-13.5
Total TDR 1st and Other RE TDR RE Loans Also Reported as Business Loans Delinquent >= 2 Mo	IN/A	IN/A		IN/A				0.99	- 13.3
(>= 60 Davs)	N/A	N/A		N/A		1,284,800		0	-100.0
% TDR RE Lns also Reported as Business Loans Delinquent >= 2 Mg	0								
(>= 60 Days) / Total TDR RE Lns also Reported as Business Loans	N/A	N/A		N/A		56.65		0.00	-100.0
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	14//	1070		14/1		30.00		0.00	
* Total 1st Mortgage Lns Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	3,140,839	-34.9
* Total 1st Mortgage Lns Recovered	34,082	59,676	75.4	407,442	500.0	667,922	63.9	564,406	
* NET 1st MORTGAGE LN C/Os	1,854,023	4,337,049		5,389,439		5,761,946	6.9	2,576,433	
** Net Charge Offs - 1st Mortgage Loans									
/ Avg 1st Mortgage Loans	0.10			0.27		0.28	5.5	0.16	
* Total Other RE Lns Charged Off	7,658,514			8,140,692		6,547,761	-19.6	3,578,031	-27.1
* Total Other RE Lns Recovered	272,359			397,418		661,532	66.5	512,257	3.2
* NET OTHER RE LN C/Os **Net Charge Offs Other RE Loans / Avg Other RE Loans	7,386,155 0.80			7,743,274 0.89		5,886,229 0.70	-24.0 -21.1	3,065,774 0.50	
* Amounts are year-to-date and the related % change ratios are annualized.	0.60	0.80	0.8	0.69	11.1	0.70	-21.1	0.50	-29.1
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1	(or no annualizing)								
# Means the number is too large to display in the cell	(2. No annualizing)								
The NCUA Board approved a regulatory/policy change in May 2012 revising	the delinguency reporting	requirements for troubled	debt restru	ctured (TDR) loans		1			-
This policy change may result in a decline in delinquent loans reported as of				, ,				11. R	ELoans 2

	Mem	ber Business Loa	n Informs	ation				ı	
Return to cover	WEI	For Charter :	N/A	ition					
12/03/2013		Count of CU:	118						
CU Name: N/A		Asset Range :		N-4: + D 0	All + C	IMOL + T	la elode	. FIII I	101-1-
Peer Group: N/A	Count of C	Criteria : U in Peer Group :		Nation ^ Peer Gro	ıp: All ^ S	tate = 'MO' ^ Type	included	i: Federally Insure	d State
	Count of C	o in reer Group.	IVA						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) 1	164,321,957	221,342,530	34.7	260,425,872	17.7	278,314,174	6.9	273,458,112	-1.7
Purchased Business Loans or Participations to									
Nonmembers (NMBLB) 1	20,108,453	37,251,220	85.3	43,193,519	16.0	42,670,600	-1.2	34,194,804	-19.9
Total Business Loans (NMBLB) 1	184,430,410	258,593,750	40.2	303,619,391	17.4	320,984,774	5.7 -18.7	307,652,916	
Unfunded Commitments 1 TOTAL BUSINESS LOANS (NMBLB) LESS	6,567,329	9,675,211	47.3	10,460,748	8.1	8,505,264	-18.7	6,540,172	-23.1
UNFUNDED COMMITMENTS 1	177,863,081	248,918,539	39.9	293,158,643	17.8	312,479,510	6.6	301.112.744	-3.6
%(Total Business Loans (NMBLB) Less Unfunded	,,	,,				0.2,,		221,112,111	
Commitments/ Total Assets) 1	1.87	2.55	36.4	2.84	11.4	2.88	1.3	2.71	-5.9
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,264	1,406	11.2	1,658	17.9	1,667	0.5	1,706	2.3
Number of Outstanding Purchased Business Loans or	107	159	48.6	190	19.5	187	-1.6	173	-7.5
Participation Interests to Nonmembers Total Number of Business Loans Outstanding	1,371	1,565	14.2	1,848	18.1	1,854	0.3	1,879	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	1,071	1,303	17.2	1,040	10.1	1,004	0.0	1,075	1.0
Construction and Development	N/A	N/A		6,376,187		4,851,618	-23.9	4,949,103	2.0
Farmland	N/A	N/A		1,556,176		1,515,323	-2.6	1,646,705	
Non-Farm Residential Property	N/A	N/A		88,212,382		101,757,601	15.4	99,193,917	-2.5
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		85,314,865		83,383,184	-2.3	81,762,513	-1.9
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		78,736,508		78,328,481	-0.5	76,353,822	
Total Real Estate Secured Business Loans	N/A	N/A		260,196,118		269,836,207	3.7	263,906,060	-2.2
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-									
MEMBERS) Loans to finance agricultural production and other loans to farmers	N/A	N/A		224,486		218,157	-2.8	217,493	-0.3
Commercial and Industrial Loans	N/A	N/A		40,262,239		49,386,999	22.7	41,263,750	
Unsecured Business Loans	N/A	N/A		1,033,610		981,695	-5.0	876,025	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		1,902,938		561,716	-70.5	1,389,588	
Total Non-Real Estate Secured Business Loans	N/A	N/A		43,423,273		51,148,567	17.8	43,746,856	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		15		14	-6.7	16	14.3
Number - Farmland	N/A	N/A		5		6		8	
Number - Non-Farm Residential Property	N/A	N/A		784		835		819	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		197		205	4.1	247	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		235		216		222	
Total Number of Real Estate Secured Business Loans Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		1,236		1,276		1,312	
Number - Commercial and Industrial Loans	N/A N/A	N/A N/A		11 317		315		8 292	
Number - Unsecured Business Loans	N/A	N/A		20		21	5.0	26	
Number - Unsecured Revolving Lines of									
Credit (Business Purpose)	N/A	N/A		264		236	-10.6	241	2.1
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		612		578	-5.6	567	-1.9
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD 1	78,272,830	91,953,792	17.5	80,855,259	-12.1	57,899,123	-28.4	64,518,148	
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	5,574,493	20,032,451	259.4	26,821,668	33.9	14,718,109	-45.1	7,674,414	-30.5
DELINQUENCY - MEMBER BUSINESS LOANS 2 1 to <2 Mo (30-59 days) Delinquent	3,100,458	2,792,393	-9.9	3,441,787	23.3	7,667,506	122.8	2,944,307	-61.6
1 to <2 Mo (30-59 days) Delinquent 2 to <6 Mo (60-179 days) Delinquent	2,237,798	4,737,541	111.7	5,882,452	24.2	7,909,746		7,039,885	
6 < 12 Mo (180-365 days) Delinquent	1,064,542	528,457	-50.4	4,094,976	674.9	1,516,255	-63.0	3,686,616	
12 Mo & Over (>=360 days) Delinquent	117,563	148,735	26.5	1,267,257	752.0	1,846,830		1,207,279	
Total Del Loans - All Types >= 2 Mo (>= 60 Days)	3,419,903	5,414,733	58.3	11,244,685	107.7	11,272,831	0.3	11,933,780	
MBL DELINQUENCY RATIOS									
% MBL >= 1 Month Delinquent (All delinquency > = 30 days)	3.67	3.30	-10.1	5.01	51.9	6.06	21.0	4.94	
% MBL >= 2 Mo (>= 60) Days Delinquent (Reportable delinquency)	1.92	2.18	13.1	3.84	76.3	3.61	-5.9	3.96	9.9
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	1,476,780	2,566,581	73.8	1,768,922	-31.1	2,565,070	45.0	7,540,239	
*Total MBL Recoveries AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)	10,338	11,499	11.2	1,190	-89.7	60,061	4,947.1	410,737	811.8
AGNICOLIONAL NELATED MIDE DELINGUENCE (Teported III MIBE above)							-		
% MBLs Agricultural Related >= 2 Mo(>= 60 Days) Delinquent (Reportable delinquency)	N/A	N/A		N/A		N/A		0	
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	153,542,678	210,265,558		254,867,503	21.2	261,869,321	2.7	259,022,860	
Construction & Development Loans Meeting 723.3(a)	3,302,648	5,810,062	75.9	6151753	5.9	4,631,002	-24.7	4,613,103	
Number of Construction & Development Loans - 723(a)	4	12	200.0	14	16.7	13	-7.1	15	15.4
Unsecured Business Loans Meeting 723.7(c)-(d)	957,609	758,884		1,851,480	144.0	1,099,541	-40.6	1,073,737	
Number of Unsecured Business Loans - 723.7(c)-(d)	233	224	-3.9	71	-68.3	26		38	
Agricultural Related (NMBLB) 1	215,819	120,508		1,780,662	1,377.6	1,733,480		1,864,198	
Number of Outstanding Agricultural Related Loans * Business Loans and Participations Sold	6 202 224	3 226 775	-16.7	5,197,400	220.0	3,269,986		1 440 204	
SBA Loans Outstanding	6,393,321 5,709,286	3,236,775 6,005,377	-49.4 5.2	5,197,400 11,547,497	60.6 92.3	3,269,986 9,790,285		1,449,204 7,261,380	
Number of SBA Loans Outstanding	5,709,286	6,005,377	20.6	11,547,497	53.7	9,790,285		7,261,380	
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year					33.7	53	13.9	33	31.1
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency repo									-
This policy change may result in a decline in delinquent loans reported as of June 2012.	3			,				<u> </u>	12. MBLs
			_	_					

For Channer: NA Count of CU: 118 Count of CU: 128 Count of CU:		Inves	tments, Cash, & Cas	h Fauiva	lents					
180328078 Count of CUI 1918 September Septembe	Return to cover									
COUNTIEST REPORT COUNTIEST COUN										
Peer Group: NA										
Dec-2019 NCBSTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS **CAS 320 CLASS OF INVESTMENTS** **CAS 320 CLASS OF INVESTMENTS** **Bell to Manufuly 1 yr					Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Feder	ally Insured State Cr	edit
Dec-2019 NCBSTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS **CAS 320 CLASS OF INVESTMENTS** **CAS 320 CLASS OF INVESTMENTS** **Bell to Manufuly 1 yr	·	Count o	of CU in Peer Group :	N/A					•	
NVESTMENTS ACS 320 CLASS OF INVESTMENTS										
Act S 20 CLAS OF INVESTMENTS Held to Maturity < 1 yr 9 39,757,392 12,599,193 68.3 11,484,519 8.8 90,397,615 164.7 14,024,335 53.3 Held to Maturity 1-3 yrs 9 34,572,481 22,308,696 37.5 88,020,619 17.1 87,752.99 28.2 88,946,966 2.4 Held to Maturity 3-5 yrs 131,324,782 82,030,696 37.5 88,020,619 17.1 87,752.99 28.2 88,946,966 2.4 Held to Maturity 3-5 yrs 111,248,770 8,546,551 31.5 4.2 19,754,565 131.5 17,990,752 9.1 32,258,347 79.1 Held to Maturity 3-10 yrs NA		Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
Held to Maturity 1-1 yrs 38,777,392 12,599,193 42,509,141 43,472,481 423,88,797,411 41,472,4305 53,444,199 34,572,481 23,48,7472 20,200,696 37,5 68,020,619 37,1 68,745,765 31,13,247,70 20,200,696 37,5 68,020,619 37,1 38,7472,29 20,200,696 37,5 68,020,619 37,1 38,7472,29 38,7472,20 38,7472,2	INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
Held in Maturity 1-3 yrs	ACS 320 CLASS OF INVESTMENTS									
Helid to Maturity 3-5 yrs	Held to Maturity < 1 yr	39,757,392	12,599,193	-68.3	11,484,519	-8.8	30,397,615	164.7	14,024,335	-53.9
Helid to Maturity 3-5 yrs	Held to Maturity 1-3 yrs	34,572,481	26,348,741	-23.8	68,799,741	161.1	34,259,619	-50.2	35,449,189	3.5
Held to Maturity 5-10 yrs		131.324.782		-37.5		-17.1		28.2		2.0
Held to Maturity >10 yrs		, ,							, ,	79.3
Helid to Maturity > 10 yrs		, ,			, ,				, ,	1
TOTAL AVAILABLE FOR SALE 976,820,283 1,511,526,396 2,006,096,702 2,006,096,702 2,006,096,702 2,006,096,703 2,0				75.0	· ·	-95.3		1 362 6	·	122 5
Available for Sale 1-3 yre 305,200,288 522,719,166 71,3 681,310,002 30,3 741,393,519 8,8 554,333,171 225 225 Available for Sale 3-5 yrs 474,468,220 604,555,262 27.4 729,379,588 20,6 615,415,656 -16,6 866,661,572 44 Available for Sale 5-10 yrs 69,743,941 132,948,424 90.6 126,518,715 -5,4 177,61,667 41.1 214,555,684 20 40,745,745	, ,	, ,			,					2.6
Available for Sale 1-3 yre 305,200,288 522,719,166 71,3 681,310,002 30,3 741,393,519 8,8 554,333,171 225 225 Available for Sale 3-5 yrs 474,468,220 604,555,262 27.4 729,379,588 20,6 615,415,656 -16,6 866,661,572 44 Available for Sale 5-10 yrs 69,743,941 132,948,424 90.6 126,518,715 -5,4 177,61,667 41.1 214,555,684 20 40,745,745	Available for Sale < 1 vr	115 176 671	230 600 021	100.2	296 660 707	20.6	330 214 080	11.2	260 992 003	21.0
Available for Sale 3-5 yrs	*				, ,					
Available for Sale 5-10 yrs NA Available for Sale 5-10 yrs NA Available for Sale 5-10 yrs NA Available for Sale 5-10 yrs 11,231,163 20,606,763 83.5 34,005,656 65.0 13,408,439 -60.6 15,954,844 19, TOTAL AVAILABLE FOR SALE 975,820,283 1,511,528,636 54.9 1,867,174,678 23.5 1,877,993,381 0.6 1,932,507,654 2. Trading < 1 year 0 0 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0 N	,				, ,					
Available for Sale 3-10 yrs	· · · · · · · · · · · · · · · · · · ·	, ,			-,,				, ,	
Available for Sale > 10 yrs	· ·			90.6	, ,	-5.4		41.1		20.8
TOTAL AVAILABLE FOR SALE 975,820,283 1,511,528,636 54.9 1,867,174,678 23.5 1,877,993,381 0.6 1,932,507,454 2.7 Trading < 1 year 0 0 0 N/A	·	•		00.5	·	25.0		00.0	·	40.0
Trading < 1 year					, ,					
Trading 1-3 years 0 0 0 N/A 0	TOTAL AVAILABLE FOR SALE	975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,932,507,454	2.9
Trading 3-5 years 0 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 16,134,503 17,273,001 7.1 17,480,229 1.2 18,636,459 6.6 19,519,831 4. 17,610,924 1.2 18,636,459 6.6 19,519,831 4. 17,610,924 1.2 18,636,459 6.6 19,519,831 4. 17,610,924 1.2 18,636,459 6.6 19,519,831 4. 17,610,924 1.2 18,636,459 6.6 19,519,831 4. 17,610,924 1.2 18,636,459 6.6 19,519,831 4. 17,610,924 1.2 18,636,459 6.6 19,519,831 4. 17,610,924 1.2 18,636,459 6.6 19,519,831 4. 17,610,924 1.2 18,636,459 6.6 19,519,831 4. 17,610,924 1.2 18,636,459 6.6 19,519,831 4. 17,610,924 1.2 18,636,459 6.6 19,519,831 4. 17,610,924,932 1.2 18,636,459 6.6 19,519,831 4. 17,610,924,932 1.2 18,636,459 6.6 19,519,831 4. 17,610,924,932 1.2 18,636,459 6.6 19,519,831 4. 17,610,924,932 1.2 18,636,459 6.6 19,519,831 4. 17,610,924,932 1.2 18,636,459 6.6 19,519,831 4. 17,610,92,934,337 1.3 17,610,932,934,334,334,334,334,334,334,334,334,334	· ·				_	-			-	-
Trading 5-10 years 16,134,503 17,273,001 7.1 17,480,229 1.2 18,636,459 6.6 19,519,831 4. Trading 3-10 years N/A	· ·		0			-			_	N/A
Trading 3-10 years		0	0	N/A	0	N/A	0	N/A	0	N/A
Trading > 10 years	Trading 5-10 years	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,519,831	4.7
TOTAL TRADING 16,134,503 17,273,001 7.1 17,480,229 1.2 18,636,459 6.6 19,519,831 4. Other Investments < 1 yr 1,228,954,217 1,045,081,832 -15,0 1,046,469,486 0.1 1,119,487,371 14.6 1,042,394,337 -13. Other Investments 3-3 yrs 383,987,884 391,244,532 -0.7 395,849,573 1.2 394,765,501 -0.3 374,188,930 -5. Other Investments 5-10 yrs 23,301,198 25,906,574 11.2 29,345,076 13.3 35,775,721 21.9 42,367,279 18. Other Investments > 10 yrs N/A N/A Other Investments > 10 yrs 542,646 1,543,963 1,845 2,217,389 43.6 1,565,729 -2.9.4 1,566,722 -2.9.4 1,566,932,551 13.6 1,610,092,475 -8. MATURITIES: Total Investments 3-10 yrs 733,760,653 940,312,439 28.1 1,145,959,316 21.9 1,170,418,639 21.9 387,900,906 15.2 1,317,410,675 -15. Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 24,9964,619 29.9 308,711,321 24 #Means the number is too large to display in the cell	Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Other Investments < 1 yr	Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments 1-3 yrs 393,987,884 391,244,532 -0.7 395,849,573 1.2 394,765,501 -0.3 374,188,930 -5. Other Investments 3-5 yrs 52,397,216 53,125,329 1.4 82,101,881 54.5 135,338,229 64.8 149,547,106 10. Other Investments 5-10 yrs 23,301,198 25,906,574 11.2 29,345,076 13.3 35,775,721 21.9 42,367,279 18. Other Investments 3-10 yrs N/A	TOTAL TRADING	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,519,831	4.7
Other Investments 3-5 yrs 52,397,216 53,125,329 1.4 82,101,881 54.5 135,338,229 64.8 149,547,106 10.0 Other Investments 5-10 yrs 23,301,198 25,906,574 11.2 29,345,076 13.3 35,775,721 21.9 42,367,279 18.0 Other Investments 3-10 yrs N/A	Other Investments < 1 yr	1,228,954,217	1,045,081,832	-15.0	1,046,469,486	0.1	1,199,487,371	14.6	1,042,394,337	-13.1
Other Investments 5-10 yrs 23,301,198 25,906,574 11.2 29,345,076 13.3 35,775,721 21.9 42,367,279 18. Other Investments 3-10 yrs N/A	Other Investments 1-3 yrs	393,987,884	391,244,532	-0.7	395,849,573	1.2	394,765,501	-0.3	374,188,930	-5.2
Other Investments 5-10 yrs 23,301,198 25,906,574 11.2 29,345,076 13.3 35,775,721 21.9 42,367,279 18.0 Other Investments 3-10 yrs N/A	Other Investments 3-5 yrs	52,397,216	53,125,329	1.4	82,101,881	54.5	135,338,229	64.8	149,547,106	10.5
Other Investments > 10 yrs 542,646 1,543,963 184.5 2,217,389 43.6 1,565,729 -29.4 1,594,823 1.507AL Other Investments TOTAL Other Investments 1,699,183,161 1,516,902,230 -10.7 1,555,983,405 2.6 1,766,932,551 13.6 1,610,092,475 -8.6 MATURITIES: Total Investments < 1 yr	Other Investments 5-10 yrs	23,301,198	25,906,574	11.2	29,345,076	13.3	35,775,721	21.9	42,367,279	18.4
TOTAL Other Investments	Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
TOTAL Other Investments	Other Investments > 10 yrs	542,646	1,543,963	184.5	2,217,389	43.6	1,565,729	-29.4	1,594,823	1.9
Total Investments < 1 yr 1,383,888,280 1,288,380,046 -6.9 1,354,614,712 5.1 1,560,099,066 15.2 1,317,410,675 -15. Total Investments 1-3 yrs 940,312,439 28.1 1,145,959,316 21.9 1,170,418,639 2.1 963,971,290 -17. Total Investments 3-5 yrs 658,190,218 739,711,287 12.4 879,502,098 18.9 837,930,184 -4.7 1,125,154,634 34. Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 308,711,321 23. Total Investments 3-10 yrs N/A N/A N/A N/A N/A Total Investments > 10 yrs 14,225,608 26,441,640 85.9 36,424,992 37.8 17,927,845 -50.8 24,122,138 34. Total Means the number is too large to display in the cell	TOTAL Other Investments	1,699,183,161				2.6	1,766,932,551	13.6	1,610,092,475	-8.9
Total Investments < 1 yr 1,383,888,280 1,288,380,046 -6.9 1,354,614,712 5.1 1,560,099,066 15.2 1,317,410,675 -15. Total Investments 1-3 yrs 940,312,439 28.1 1,145,959,316 21.9 1,170,418,639 2.1 963,971,290 -17. Total Investments 3-5 yrs 658,190,218 739,711,287 12.4 879,502,098 18.9 837,930,184 -4.7 1,125,154,634 34. Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 308,711,321 23. Total Investments 3-10 yrs N/A N/A N/A N/A N/A Total Investments > 10 yrs 14,225,608 26,441,640 85.9 36,424,992 37.8 17,927,845 -50.8 24,122,138 34. Total Means the number is too large to display in the cell	MATURITIES:									
Total Investments 1-3 yrs 733,760,653 940,312,439 28.1 1,145,959,316 21.9 1,170,418,639 2.1 963,971,290 -17. Total Investments 3-5 yrs 658,190,218 739,711,287 12.4 879,502,098 18.9 837,930,184 -4.7 1,125,154,634 34. Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 308,711,321 23. Total Investments 3-10 yrs N/A N/A N/A N/A N/A N/A Total Investments > 10 yrs 14,225,608 26,441,640 85.9 36,424,992 37.8 17,927,845 -50.8 24,122,138 34. Total Means the number is too large to display in the cell		1,383,888,280	1.288.380.046	-6.9	1.354.614.712	5.1	1.560.099.066	15.2	1.317.410.675	-15.6
Total Investments 3-5 yrs 658,190,218 739,711,287 12.4 879,502,098 18.9 837,930,184 -4.7 1,125,154,634 34. Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 308,711,321 23. Total Investments 3-10 yrs N/A N/A N/A N/A N/A N/A N/A Total Investments > 10 yrs 14,225,608 26,441,640 85.9 36,424,992 37.8 17,927,845 -50.8 24,122,138 34. Total Means the number is too large to display in the cell	,		<u> </u>	1	, ,- ,					-17.6
Total Investments 5-10 yrs 120,428,352 184,674,550 53.3 192,428,585 4.2 249,964,619 29.9 308,711,321 23. Total Investments 3-10 yrs N/A N/A N/A N/A N/A N/A N/A N/	·								, ,	34.3
Total Investments 3-10 yrs N/A N/A </td <td>,</td> <td>, ,</td> <td><u>, , , , , , , , , , , , , , , , , , , </u></td> <td>1</td> <td>, ,</td> <td></td> <td></td> <td></td> <td></td> <td>23.5</td>	,	, ,	<u>, , , , , , , , , , , , , , , , , , , </u>	1	, ,					23.5
Total Investments > 10 yrs 14,225,608 26,441,640 85.9 36,424,992 37.8 17,927,845 -50.8 24,122,138 34. Total 2,910,493,111 3,179,519,962 9.2 3,608,929,703 13.5 3,836,340,353 6.3 3,739,370,058 -2. # Means the number is too large to display in the cell 9.2 3,608,929,703 13.5 3,836,340,353 6.3 3,739,370,058 -2.				00.0	, ,	1.2		20.0		
Total 2,910,493,111 3,179,519,962 9.2 3,608,929,703 13.5 3,836,340,353 6.3 3,739,370,058 -2. # Means the number is too large to display in the cell Image: Control of the cell of the cel				85.0	· ·	37 g		-50.8	·	34.6
# Means the number is too large to display in the cell	,									-2.5
		2,310,433,111	3,173,313,302	5.2	5,000,323,703	13.3	3,030,340,333	0.3	3,738,370,030	-2.3
	# ividans the number is too large to display in the cell								40	January 1

		Other Investment In	formation						
Return to cover		For Charter :		1					
12/03/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	: All * St	ate = 'MO' * Type Incl	uded: Fe	derally Insured State	e Credit
	Count o	f CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	12,591,274		23,753,888	88.7	35,620,703	50.0	30,730,997	-13.7
Total FDIC-Issued Guaranteed Notes	N/A	N/A		50,000		5,000	-90.0	0	-100.0
All Other US Government Obiligations	N/A	N/A		61,156,480		64,363,364	5.2	106,433,216	65.4
TOTAL U.S. GOVERNMENT OBLIGATIONS	36,312,842	107,537,224	196.1	84,960,368	-21.0	99,989,067	17.7	137,164,213	37.2
Agency/GSE Debt Instruments (not backed by mortgages)	667,624,758	834,823,689	25.0	929,141,922	11.3	891,482,742	-4.1	979,569,008	9.9
Agency/GSE Mortgage-Backed Securities	413,225,224	648,695,247	57.0	958,550,052	47.8		3.9	939,602,325	-5.6
TOTAL FEDERAL AGENCY SECURITIES	1,080,849,982	1.483.518.936	37.3	1,887,691,974	27.2	1,887,195,952	0.0	1,919,171,333	1.7
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A	01.0	10,926,890	22	11,720,048	7.3	12,592,379	7.4
Privately Issued Mortgage-Related Securities	10,014,077	2,533,702	-74.7	12,595,154	397.1	9,321,767	-26.0	0	
Privately Issued Securities (FCUs only)	N/A	0		0		0		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	2,985,165	6,668,006		4,177,286	-37.4	3,659,674	-12.4	2,975,896	-18.7
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,999,242	9,201,708		16,772,440	82.3	12,981,441	-22.6	2,975,896	-77.1
TOTAL OTHER MORTGAGE-BACKED SECORITIES	12,333,242	9,201,700	-25.2	10,772,440	02.3	12,301,441	-22.0	2,973,090	-//.1
Mutual Funds	25,328,658	26,811,251	5.9	26,815,130	0.0	26,862,342	0.2	28,393,156	5.7
Common Trusts								3,526,048	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	5,763,533	1,085,839 27.897.090		3,635,758	234.8	3,485,899	-4.1		1.2
	31,092,191	,,	-10.3	30,450,888	9.2	30,348,241	-0.3	31,919,204	5.2
Bank Issued FDIC-Guaranteed Bonds MORTGAGE RELATED SECURITIES:	N/A	N/A		0		0	N/A	0	N/A
		0=0.404.000		.==		474.040.470		070 100 071	
Collateralized Mortgage Obligations	119,281,548	253,181,308		455,264,248	79.8		3.7	376,490,374	-20.2
Commercial Mortgage Backed Securities	23,807,700	33,983,221	42.7	38,100,874	12.1	47,849,910	25.6	51,920,318	8.5
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas		0	NI/A		NI/A		NI/A	0	NI/A
Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0			0		0		0	
Deposits/Shares per 703.12(b)	0			0		0	_	0	
Market Value of Investments Purchased Under	U	0	N/A	U	N/A	0	N/A	U	N/A
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	2,881,314,361	3,181,323,843		3,611,104,483	13.5	3,837,883,175	6.3	3,741,499,934	-2.5
Investment Repurchase Agreements	136,265	136,621	0.3	0,011,104,403		0,007,000,170		0,741,433,334	N/A
Borrowing Repurchase Agreements Placed in Investments	130,203	130,021	0.5	0	-100.0	0	11/73	0	11//
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	433,986,036		-28.6	167,120,029	-46.1	149,018,363	-10.8	126,552,956	-15.1
Cash on Deposit in Other Financial Institutions	204,170,412	241,999,733		451,634,466	86.6	607,131,227	34.4	471,152,693	-22.4
CUSO INFORMATION	201,110,112	211,000,100		101,001,100	00.0	001,101,221	0	,.02,000	
Value of Investments in CUSO	17,452,633	17,452,693	0.0	18,884,212	8.2	34,999,085	85.3	39,853,617	13.9
CUSO loans	306,659	6,876,501		5,604,830	-18.5	856,874	-84.7	405,473	-52.7
Aggregate cash outlays in CUSO	7,141,660	7,735,519		7,929,881	2.5	21,749,309	174.3	21,256,179	-32.7
WHOLLY OWNED CUSO INFORMATION	7,141,000	1,133,319	0.5	7,929,001	2.5	21,749,309	174.3	21,230,179	-2.3
Total Assets of Wholly Owned CUSOs	42 202 005	44.000.504	40.0	44.744.040	0.0	37,534,241	4540	40.045.040	444
Total Capital of Wholly Owned CUSOs	13,202,095 9,904,543		12.6 -0.5	14,741,319 10,769,406	-0.8		154.6 137.5	42,945,919 29,684,968	14.4
		- , ,		-,,	9.3	25,573,553			16.1
Net Income/Loss of Wholly Owned CUSOs	2,312,319	-142,798	-106.2	872,361	710.9		429.5	4,104,030	-11.1
Total Delingues of Whelly Owned CUSOs	N/A	N/A		303,645		352,700	16.2	366,927	4.0
Total Delinquency of Wholly Owned CUSOs	0	0	N/A	13,969	N/A	35,299	152.7	21,397	-39.4
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share	445.007.400	404 040 400	21.0	200 200 211		400 444 000		400 000 040	45.0
Certificates Purchased	145,927,182	191,218,162	31.0	200,308,811	4.8	198,441,630	-0.9	168,303,818	-15.2
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	16			16		16		18	
Approved Mortgage Seller	8			9		15		15	
Borrowing Repurchase Agreements	2			2		0		0	
Brokered Deposits (all deposits acquired through 3rd party)	1			1		1	0.0	2	
Investment Pilot Program	0			0		0		0	
Investments Not Authorized by FCU Act (SCU only)	0			0		0		0	
Deposits and Shares Meeting 703.10(a)	1		100.0	2	0.0	0	-100.0	0	N/A
Brokered Certificates of Deposit (investments)	18	21	16.7	21	0.0	28	33.3	30	7.1
Investments Used to Fund Employee Benefit Plans (Book Value)	N/A	N/A		N/A		N/A		78,674,770	
Investments Used to Fund Employee Benefit Plans (Market Value)	N/A	N/A		N/A		N/A		78,731,039	
% Fair (Market) Value to Book Value of Investments Used to Fund									
Employee Benefit Plans	N/A	N/A		N/A		N/A		100.07	
Investments Impermissible under NCUA R&R Part 703 Allowed Under									
Section 701.19(c) if directly related to an Employee Benefit Plan	,							_	
Obligation - Book Value (FCUs only)	N/A	N/A		N/A		N/A		0	
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Return to cover	Supplemental Shar	e Information, Off B For Charter :		heet, & Borrowings					
12/03/2013		Count of CU :	118						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: F	ederally Insured Stat	e Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	º/ Cha	Sep-2013	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	Dec-2009	Dec-2010	% City	Dec-2011	% City	Dec-2012	% City	3ep-2013	% City
Accounts Held by Member Government Depositors	20,909,323	7,683,088	-63.3	703,172	-90.8	723,779	2.9	750,987	3.8
Accounts Held by Nonmember Government Depositors	521,258	647,541	24.2		98.8	1,191,037	-7.5	4,566,973	283.4
Employee Benefit Member Shares	12,585,566	13,809,274	9.7	15,387,205	11.4	17,069,603		17,617,166	3.2
Employee Benefit Nonmember Shares	0	0			N/A	0		0	N/A
529 Plan Member Deposits	0	0			N/A	0		0	N/A
Non-dollar Denominated Deposits	0	0	N/A		N/A	0	N/A	0	N/A
Health Savings Accounts	3,344,169	5,344,456	59.8	8,281,470	55.0	10,965,154	32.4	14,858,341	35.5
Dollar Amount of Share Certificates >= \$100,000	476,210,480	441,991,144	-7.2		2.5	449,928,330	-0.7	463,930,834	3.1
Dollar Amount of IRA/Keogh >= \$100,000	282,953,227	303,433,295	7.2	321,154,647	5.8	328,644,933	2.3	332,462,222	1.2
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts	135,714	0	-100.0		N/A	7,266,969	N/A	0	-100.0
Business Share Accounts	N/A	N/A		N/A		N/A		141,129,129	
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		N/A		6,795,542	
SAVING MATURITIES	7.044.040.000	7 200 207 505	4.0	7 700 405 400	4.0	0.450.045.777		0.404.700.040	
< 1 year	7,044,643,938	7,368,267,585	4.6		4.6		5.9		4.0
1 to 3 years	613,278,393	646,794,591	5.5		7.8		0.9		4.0
> 3 years	285,762,261	355,955,741	24.6		19.0	494,472,002	16.7	481,828,089	-2.6
Total Shares & Deposits	7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0	9,698,390,859	3.7
INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF				_	10.0	-			
Share/Deposit Insurance in Addition to NCUSIF Dollar Amount of Shares/Deposits Covered by Additional Insurance	33.831.417	10 41,739,204	0.0 23.4		-10.0 173.7	9 44,136,439	0.0 -61.4	39,034,478	-11.1 -11.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS	33,831,417	41,739,204	23.4	114,220,446	1/3./	44,135,439	-01.4	39,034,476	-11.0
LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		3.855.487	
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		2,647,053	
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		2,047,000	
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		37,632	
Total Unfunded Commitments for Business Loans	26,813,050	18,368,390	-31.5		-43.1	8,505,264	-18.7	6,540,172	-23.1
Miscellaneous Business Loan Unfunded Commitments (Included In	20,010,000	10,000,000	01.0	10,400,740	40.1	0,000,204	10.7	0,040,172	20.1
Categories Above)									
Agricultural Related Business Loans	N/A	N/A		N/A		N/A		19,366	
Construction & Land Development (MBL)	0	991,939	N/A		89.1	556,238	-70.3	6,430	-98.8
Outstanding Letters of Credit	20,245,721	8,693,179	-57.1	1,058,511	-87.8	80,015	-92.4	0	-100.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL						•			
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	419,487,575	422,930,851	0.8	422,724,272	0.0	409,452,118	-3.1	408,757,335	-0.2
Credit Card Line	788,043,198	779,667,644	-1.1	800,406,629	2.7	846,690,347	5.8	935,849,647	10.5
Unsecured Share Draft Lines of Credit	127,344,947	130,352,437	2.4	114,585,310	-12.1	115,553,199	0.8	116,058,249	0.4
Overdraft Protection Programs	191,893,464	196,658,539	2.5		16.6		4.6		0.4
Residential Construction Loans-Excluding Business Purpose	2,941,689	635,443	-78.4		-35.2	1,094,950		1,268,740	15.9
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A		N/A	0		0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A		N/A	0		0	N/A
Other Unused Commitments	13,330,531	39,737,926	198.1	47,997,334	20.8	53,300,142		56,018,107	5.1
Total Unfunded Commitments for Non-Business Loans	1,543,041,404	1,569,982,840	1.7		2.9	1,665,797,112	3.1	1,758,688,874	5.6
Total Unused Commitments	1,569,854,454	1,588,351,230	1.2		2.4	1,674,302,376			5.4
%(Unused Commitments / Cash & ST Investments)	106.43	114.70	7.8		-2.9			123.76	23.5
Unfunded Commitments Committed by Credit Union	N/A	N/A		1,623,429,708	ļ	1,673,880,923	3.1	1,763,442,082	5.4
Unfunded Commitments Through Third Party	N/A	N/A		2,372,571	ļ	421,453	-82.2	1,786,964	324.0
Loans Transferred with Recourse 1	164,973,233	115,433,908	-30.0		28.1	155,461,938	5.2	151,020,008	-2.9
Pending Bond Claims	988,192	170,181	-82.8		59.8	247,011	-9.2	65,523	-73.5
Other Contingent Liabilties	571,338	597,917	4.7	591,717	-1.0	698,363	18.0	844,908	21.0
CREDIT AND BORROWING ARRANGEMENTS:				1	ļ				ļ
Num FHLB Members	18	21	16.7	22	4.8	24	9.1	25	4.2
LINES OF CREDIT (Borrowing)				1	ļ				ļ
Total Credit Lines	1,623,048,984	1,553,164,660	-4.3		-3.0				-5.4
Total Committed Credit Lines	45,506,132	18,470,000			74.1	27,758,001	-13.7	366,135,622	
Total Credit Lines at Corporate Credit Unions	502,943,302	326,500,380			-28.7	296,893,503			-6.1
Draws Against Lines of Credit	30,652,516	19,261,035	-37.2	11,439,365	-40.6	5,438,248	-52.5	1,000,000	-81.6
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS Line of Credit Outstanding from Corporate Cus	7.450.000	2.020.470	57.5	2 400 222	40.0	400.040	07.1		400.0
Line of Credit Outstanding from Corporate Cus Term Borrowings Outstanding from Corporate Cus	7,150,999	3,039,178	-57.5		12.2	438,248	-87.1	0	-100.0
	141,467,000	12,000,000	-91.5	7,000,000	-41.7	5,000,000	-28.6	0	-100.0
MISCELLANEOUS BORROWING INFORMATION:	000 110 000	000 000		0.0.00.000		700		0// /	
Assets Pledged to Secure Borrowings	666,440,336	623,965,585	-6.4	649,604,988	4.1	723,556,969	11.4	844,417,527	16.7
Amount of Borrowings Subject to Early Penayment at	1	l .	1			50 000 000	-38.4	13,000,000	-75.5
Amount of Borrowings Subject to Early Repayment at	03 043 000	101 157 000	ΩΟ	86 UUU UUU					
Lenders Option	92,943,000	101,157,000	8.8 N/A		-15.0 N/A	53,000,000			
Lenders Option Uninsured Secondary Capital ²	92,943,000	101,157,000			-15.0 N/A	53,000,000		13,000,000	N/A
Lenders Option									

	Miscella	neous Information, Pr	ograms.	Services					Т
Return to cover	Misociia	For Charter :		OCI VIOCO					
12/03/2013		Count of CU:	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
								_	
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
MEMBERSHIP:									
Num Current Members	1,234,734	1,230,680	-0.3	1,250,596	1.6	1,288,149	3.0		
Num Potential Members	25,717,397	27,702,322	7.7	28,494,753	2.9	28,777,162	1.0		
% Current Members to Potential Members	4.80	4.44	-7.5	4.39	-1.2	4.48	2.0		
* % Membership Growth	2.33	-0.33	-114.1	1.62	592.9	3.00	85.6		
Total Num Savings Accts	2,223,637	2,267,742	2.0	2,338,371	3.1	2,397,741	2.5	2,461,901	2.7
EMPLOYEES:									
Num Full-Time Employees	3,017	3,071	1.8	3,142	2.3	3,289	4.7	3,385	
Num Part-Time Employees	411	422	2.7	410	-2.8	419	2.2	429	2.4
BRANCHES:									
Num of CU Branches	323	322	-0.3	326	1.2	308	-5.5	316	
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7	29	3.6	31	6.9
Plan to add new branches or expand existing facilities	0	1	N/A	11	1,000.0	13	18.2	16	23.1
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,879,991,555	2,760,548,712	-4.1	2,828,157,187	2.4	3,585,595,476	26.8	2,756,358,503	2.5
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date									
(FCUs Only)	N/A	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	22	22	0.0	22	0.0	32	45.5		
Credit Builder	15	15	0.0	17	13.3	19	11.8	22	
Debt Cancellation/Suspension	5			6	0.0	6		6	
Direct Financing Leases	1	1	0.0	1	0.0	0		0	
Indirect Business Loans	6			7	16.7	9		9	
Indirect Consumer Loans	29		6.9	30	-3.2	34	13.3	35	
Indirect Mortgage Loans	7	9		9	0.0	10		10	
Interest Only or Payment Option 1st Mortgage Loans	5			5	0.0	7	40.0	9	
Micro Business Loans	11	11	0.0	10	-9.1	10	0.0		
Micro Consumer Loans	11	11	0.0	13	18.2	13	0.0	13	
Overdraft Lines of Credit	58	64	10.3	66	3.1	64	-3.0	64	0.0
Overdraft Protection	52	57	9.6	58	1.8	61	5.2	58	-4.9
Participation Loans	27	30	11.1	32	6.7	38	18.8	38	0.0
Pay Day Loans	10	12	20.0	13	8.3	15	15.4	15	0.0
Real Estate Loans	70	76	8.6	75	-1.3	84	12.0	85	1.2
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	64	70	9.4	73	4.3	75	2.7	80	6.7
Share Secured Credit Cards	23	24	4.3	26	8.3	27	3.8	29	7.4
Short-Term, Small Amount Loans (STS)	N/A	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	81	89	9.9	91	2.2	88	-3.3		
Business Share Accounts	35	38	8.6	38	0.0	41	7.9		
Check Cashing	60	64	6.7	64	0.0	62	-3.1	62	0.0
First Time Homebuyer Program	9	9	0.0	11	22.2	12	9.1	13	8.3
Health Savings Accounts	8	10	25.0	10	0.0	11	10.0	11	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	1	2	100.0	2	0.0	2	0.0	1	-50.0
Insurance/Investment Sales	28	30	7.1	30	0.0	33	10.0	33	0.0
International Remittances	11	11	0.0	12	9.1	12	0.0	17	41.7
Low Cost Wire Transfers	62	70	12.9	71	1.4	83	16.9	83	0.0
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualfiying for									
Business Combo Acctna (FAS 141R)	4	2	-50.0	2	0.0	4	100.0	4	0.0
Adjusted Retained Earnings Obtained through									
Business Combinations	2,874,594	2,741,933	-4.6	2,741,933	0.0	240,651	-91.2	240,651	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts	04 404 515	00 744 500		00 007 170		40.000 ===	40.0	00.047.07	
on Fixed Assets (not discounted to PV)	21,481,513	22,711,522	5.7	22,307,173	-1.8	19,282,776	-13.6	20,347,071	5.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)		ı						<u> </u>
** Amount is year-to-date and the related % change ratio is annualized.		T							
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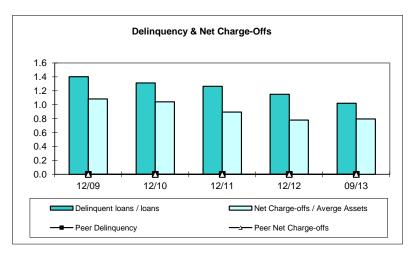
	Inforn	nation System	s & Tech	nology					
Return to cover		For Charter :							
12/03/2013		Count of CU:	118						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer	Group: A	All * State = 'M	О' * Тур	e Included: Fe	derally
	Count of CU in	Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
								-	
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	74	73	-1.4	68	-6.8	66	-2.9	64	-3.0
Vendor On-Line Service Bureau	45			49	8.9	47	-4.1	49	4.3
CU Developed In-House System	1	1	0.0	1	0.0	0	-100.0	0	N/A
Other	5			4		4	0.0	4	
								-	
Electronic Financial Services									
Home Banking Via Internet Website	86	87	1.2	89	2.3	88	-1.1	89	1.1
Audio Response/Phone Based	73			72	0.0	71	-1.4	70	
Automatic Teller Machine (ATM)	82		_		0.0	85	3.7	85	0.0
Kiosk	6		_			6	0.0	7	
Mobile Banking	7	12				29	81.3	35	
Other	4			4		29	-50.0	3	
Services Offered Electronically	4	4	0.0	4	0.0		-30.0	3	50.0
Member Application	22	34	3.0	36	5.9	40	11.1	38	-5.0
New Loan	33		_	44	-2.2	46	4.5	47	-5.0 2.2
Account Balance Inquiry	89				1.1	90	0.0		
Share Draft Orders	61	63			0.0	63		65	
							0.0		
New Share Account	21	21			0.0	23	9.5		
Loan Payments	82			85	1.2	82	-3.5	82	0.0
Account Aggregation	11		_	12	0.0	13	8.3		7.7
Internet Access Services	24			25	8.7	26	4.0	27	3.8
e-Statements	71	73			1.4	77	4.1	80	3.9
External Account Transfers	14	15	_	18	20.0	22	22.2	26	18.2
View Account History	91				1.1	91	-1.1	91	0.0
Merchandise Purchase	5					5	0.0	5	
Merchant Processing Services	4					6	20.0	6	
Remote Deposit Capture	2					10	66.7	12	20.0
Share Account Transfers	86				3.5	88	-1.1	88	
Bill Payment	61	64			4.7	68	1.5		4.4
Download Account History	74			77	1.3	75	-2.6	76	
Electronic Cash	5			-		4	-20.0	5	
Electronic Signature Authentification/Certification	2				50.0	3	0.0	5	
Mobile Payments	N/A	. N/A	ı	N/A		N/A		5	
Type of World Wide Website Address									
Informational	13		_	11	-8.3	11	0.0	11	0.0
Interactive	8		0.0			3	-62.5		
Transactional	79	80	1.3	83	3.8	86	3.6	88	2.3
Number of Members That Use Transactional Website	356,542	400,852	12.4	427,547	6.7	479,889	12.2	516,931	7.7
No Website, But Planning to Add in the Future	1	1	0.0	0	-100.0	0	N/A	0	N/A
Type of Website Planned for Future			<u> </u>						
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	1	1	0.0	0	-100.0	0	N/A	0	N/A
Miscellaneous									
Internet Access	119	119	0.0	118	-0.8	112	-5.1	114	1.8
	+		+		 				17.IS&T

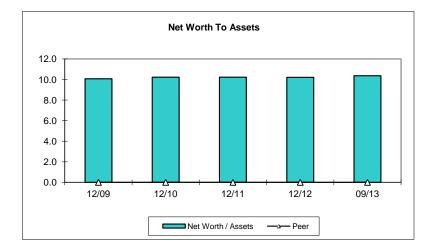
Return to cover

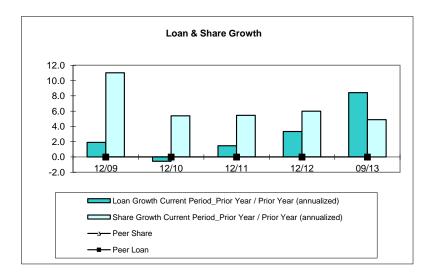
12/03/2013 CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 118 Asset Range: N/A

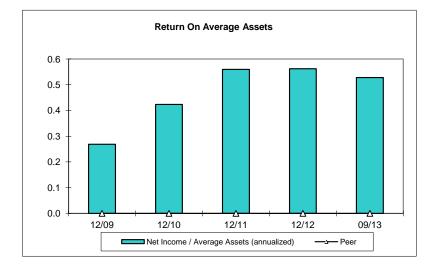
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover 12/03/2013 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 118 Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A

